

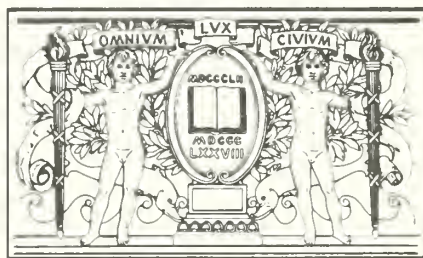
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**THE HOME MANAGEMENT
HANDBOOK AND GUIDE
TO LIFE IN AMERICA**

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Developed By

**Family Service Association
of Greater Boston**

in cooperation with

**United Community
Planning Corporation**

For Indochinese Refugees

ENGLISH
EDITION



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"HOME MANAGEMENT AND SURVIVAL SKILLS INFORMATION FOR
INDOCHINESE REFUGEES"

English Edition

Developed and Prepared by

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and

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The Massachusetts Department of Public Health
Jewish Family and Children's Services
St. Elizabeth Hospital
The Massachusetts Registry of Motor Vehicles
The Massachusetts Bay Transportation Association
The New England Telephone Company
The Social Security Administration
The Council of Community Services of Rhode Island
The International Institute of Boston
The Catholic Charitable Bureau of Boston
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The Boston CETA Program
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Suggestions For Using This Material

This book is a collection of information that discusses ten basic topic areas essential for successful Indochinese refugee resettlement. These ten topics were chosen after lengthy research and consultation with Resettlement Agencies, American Sponsors, and newly arrived refugees. It is tailored, with cultural sensitivity, primarily for use in Boston and Greater Boston, and is available in English, Vietnamese and Laotian.

There are a variety of uses for this book:

- 1) as a course curriculum for teaching Indochinese refugees a "Home Management and Survival Skills" orientation.
- 2) as a book to be studied by the refugees themselves.
- 3) as a reference for resettlement workers or secondary service providers.
- 4) as a guide for American sponsors.

The information in this book can also be complimented with field trips (to banks, food stores, clothing stores, drug stores, etc.), films, or other activities that make the topics more meaningful and easier to understand.

"Home Management and Survival Skills
Information For Indochinese Refugees."

Outline

	<u>page</u>
I. <u>Refugee Status in the United States</u>	
A. Refugee Legal Status	1
B. Legal Obligations	1
C. Assistance Programs	2
D. Government Agencies	4
E. Citizenship Procedures for Indochinese Refugees	7
F. Questions and Answers for Naturalization	11
II. <u>Information About the United States</u>	13
A. Land, Climate and People	14
B. Cultural Attitudes	14
C. Do's and Don'ts in Adjusting to American Ways	18
D. Map of the United States	19
E. Postage Rates	20
F. Metric Conversion	21
III. <u>Clothing</u>	22
A. How To Buy Cloths	23
B. Fabrics	23
C. How To Care For Clothing	25
D. Clothing You Need	26
E. Buying At Discount Stores	26
F. Tips on Clothing and Grooming	27
G. Examples of Clothing	28
H. Examples of Laundry Detergent	30
I. Bargain Stores in the Boston Area	31
IV. <u>Housing</u>	33
A. Housing Choices and Responsibilities	34
B. Cost of Housing	35

C. Legal Considerations	35
D. How to Find A Place to Live	36
E. Examples of Housing in America	37
F. The Bedroom	38
G. The Living Room	39
H. The Baby's Room	40
I. Kitchen and Home Appliances	41
J. Tips on Home Security	43
K. Tips in Case of Fire	44

V. Food 46

A. American Attitudes About Food	47
B. Nutrition	48
C. Guide to Good Eating	51
D. Food for All Ages	52
E. Shopping for Food	55
F. Example of Food Storage	59
G. Cooking Methods to Save Food Value	60
H. Tips to Make the Most of Your Food Dollar	62
I. Examples of Food Coupons	63
J. Store and Restaurant Addresses in Chinatown	64
K. Map of Chinatown	65
L. Information About Food Stamps	66
M. The W.I.C. Program	68
N. Boston W.I.C. Information	70
O. Example of a W.I.C. Coupon	71

VI. Health Care 72

A. Health Care Philosophy	73
B. Health Care in America	74
C. How to Use Drugs Properly	76
D. Buying Off The Counter and Prescription Drugs	77
E. Drugs and Pregnancy	78
F. Drug Store Shopping	79
G. Examples of Drug Store Items	80
H. The Medicine Cabinet	84
I. Poison Emergencies	85
J. Wounds, Burns, Stings and Bites	86
K. Immunization Check List to Protect Your Child's Health	87

VII. <u>Money, Banking and Credit</u>	88
A. Banking in America	89
B. Explanation of A Bank	90
C. Example of A Check	102
D. Example of Uses of A Check	103
E. Example of A Bank Statement	104
F. Budgeting	105
VIII. <u>Transportation</u>	107
A. Transportation in America	108
B. Using Public Transportation in Boston and Greater Boston	109
C. How to Get A Driver's License	112
D. Transit Telephone Numbers	113
E. Types and Prices of Transportation	114
IX. <u>Telephone</u>	115
A. Telephones in America	116
B. What You Should Know About Ordering A Telephone	117
C. Using the Telephone Book	120
D. Area Codes and Time Changes	121
E. Localities Served by the White Pages of Boston Area Directories	122
F. Tips for Using the Telephone When Calling Information - 411	123
G. Tips for Using the Telephone When Taking a Message	123
H. How 911 Works	124
I. Emergency Telephone Numbers	125
J. Example of a Telephone Bill	126
X. <u>Employment</u>	128
A. Characteristics of Employment in America	129
B. Union and Non-Union Work	130
C. Job Benefits	130
D. Social Security	132

E. Unemployment Compensation	134
F. Good Jobs for the 1980's	135
G. Looking for a Job	136
H. Preparing for a Job Interview	138
I. Explanation of a Resume	139
J. Suggested Career Options to Explore	140
K. Job Socialization Skills	142
L. Understanding Income Tax	146
M. Example of a Pay Stub	147

I.	<u>Refugee Status in the United States</u>	
A.	Refugee Legal Status	1
B.	Legal Obligations	1
C.	Assistance Programs	2
D.	Government Agencies	4
E.	Citizenship Procedures for Indochinese Refugees	7
F.	Question and Answers for Naturalization	11

"Home Management/Survival Skills"

I. REFUGEE STATUS IN THE UNITED STATES

A. Refugee Status

Refugees evacuated from Indochina have been parolled into the United States by the Immigration and Naturalization Service (INS). As a "parolee" you have not yet been officially admitted to the United States as a "permanent resident", but you will not be asked to leave either. The INS has given you a Form I-94 which permits you to be in the U.S. and defines your legal status. You must carry this form with you at all times.

Your status as "parolee" will change in 2 years to "permanent resident" and after 3 years you can become an American citizen.

As a "parolee" you are permitted to:

1. stay in the U.S. for an indefinite period of time;
2. receive assistance from public agencies;
3. work (except for government jobs that require security clearance).
On the I-94 Form it is indicated that the INS places no limitations on employment, however, other federal, state or local laws could affect your eligibility for employment until you become a "permanent resident".

If you were already in the United States before 1975 (as a visitor or student), the INS has accorded you "refugee" classification with "indefinite voluntary departure" rights.

B. Legal Obligations

1. To report (by letter, telephone, or in person) to the nearest INS office within 30 days after your resettlement in a new community.
2. If you move, you must report to the nearest INS within 10 days. You can report by filling out and mailing form AR-11. This procedure will be required each time you move until you become a citizen.
3. To report your address every January (annually) to the Attorney General of the U.S. by filling out and mailing the Alien Registration Form. These cards can be obtained in any Post Office or INS office. Failure to report could result in immigration difficulties.
4. If you want to travel outside the U.S. (temporarily) you must apply for the Refugee Travel Form (I-571) at any INS office, valid for 1 year. This application takes 45 days to process and costs \$5.00. The waiting time could be waived in an emergency.

If you have any questions concerning the above information, please contact the Boston INS office:

Immigration and Naturalization Service
John Fitzgerald Kennedy Federal Building
Government Center
Boston, MA 02203
Telephone: (617) 223-2343

C. Assistance Programs:

There are 3 main sources of assistance for Indochinese refugees:
Social Service agencies, Sponsors, and Government Agencies.

1. The Social Service Agencies include:

Marlboro CETA
255 Main St.
Marlboro, MA 01752

Chinatown Consortium
Chinese American Civic Assn.
684 Washington St.
Boston, MA 02111

State Coordinator for Refugee Resettlement
State Office of Refugee Resettlement
Eric Lindemann Center
235 Staniford St.
Room 286
Boston, MA 02114

Family Service Association of Greater Boston
34½ Beacon St.
Boston, MA 02108

Indochinese Self-Help Project
79 High St.
Lowell, MA 01852

Jewish Vocational Service
31 New Chardon St.
Boston, MA 02114

Lutheran Service Association of New England
160 Speen St.
Framingham, MA 01701

Jewish Family and Children's Service
233 Harvard St.
Brookline, MA 02146

American Fund for Czechoslovak
Refugees
93 Massachusetts Ave. - Suite 301
Boston, MA 02115

International Rescue Committee
140 Boylston St.
Boston, MA 02115

Research for Social Mental
Health Project
418 Washington St.
Boston, MA 02135

Training Center for Indochinese
Paraprofessionals
Boston University
School of Social Work
264 Bay State Road
Boston, MA 02215

International Institute of
Greater Boston
287 Commonwealth Ave.
Boston, MA 02115

Catholic Charities
of Diocese of Worcester
15 Ripley St.
Worcester, MA 01610

Massachusetts Council of Churches
14 Beacon St.
Boston, MA 02108

International Institute of Lowell
79 High St.
Lowell, MA 01852

Urbanistics/ESL
64 Thaxter St.
Hingham, MA 02043

Catholic Charitable Bureau
10 Derne St.
Boston, MA 02114

International Institute of
Greater Lawrence
454 North Canal St.
Lawrence, MA 01840

United Community Planning Corp.
87 Kilby St.
Boston, MA 02109

IRAP Coordinator
Refugee Assistance Program
Department of Social Services
150 Causeway St.
Boston, MA 02114

DIAL
Department 31, Bldg. 1728
Hanscom AFB
Lexington, MA 01731

Project Scale
99 Dover St.
Somerville, MA 02144

2. Sponsors

Sponsors may be individuals, organizations, or church groups who agree to help you resettle and become self-sufficient.

D. Government Agencies

1. Immigration and Naturalization Service
John Fitzgerald Kennedy Federal Building
Government Center
Boston, MA 02203
(617) 223-2343
2. Federal Information Centers
John Fitzgerald Kennedy Federal Building
Cambridge Street
Lobby, 1st Floor
Boston, MA 02203
This agency provides information on the vast number of agencies, programs and activities that make up the federal government
3. Community Organizations
John Fitzgerald Kennedy Federal Building
Federal Building
Boston, MA 02203
(617) 223-4025
These organizations can give immediate help with problems concerning jobs, education, health, child care, medical problems and housing.
4. Action
John W. McCormack Federal Building
Room #1420
Boston, MA 02109
(1-800) 424-8580
This agency enables persons to volunteer or be paid for services when needed.
5. Office of Education
hot line - 1-(800)-424-2790
This number will give you information on all Office of Education Programs. The person answering the phone will speak to you in your own language.

6. Center for Applied Linguistics
Arlington, Virginia
1-(800)-336-3040
This number will give you information on special teaching resources and on language and orientation materials. The person answering the phone will speak to you in your own language.
7. Looking For A Job ?
Department of Labor
John Fitzgerald Kennedy Federal Building
Boston, MA 02203
8. Employment and Economic Policy Administration
(C.E.T.A. - Boston)
15 Beacon Street
Boston, MA 02103
(617) 725-3645
9. Start Your Own Business?
Office of Minority Business Enterprise
441 Stuart Street
10th Floor
Boston, MA 02116
Free management and technical assistance to minority business and firms. This agency can inform you on where you might be able to borrow money.
10. Finding Housing?
Department of Housing and Urban Development
Bulfinch Building
15 New Chardon Street
Boston, MA 02114
(617) 223-4121
Gives information on low rent housing and rent supplement programs. This agency can help with problems of discrimination.
11. Food Programs
Call your public school principal for information on the School Breakfast Program.
12. The Department of Health, Education and Welfare
Health Services - (617) 223-4045
John Fitzgerald Kennedy Federal Building
Government Center
Boston, MA 02203

13. Social and Rehabilitation Services of the Department of Health Education and Welfare
This agency can provide:
financial assistance
social services
medical assistance
food stamp program (stamps that can be spent like money in participating food stores)
14. Legal Services of Greater Boston
Below are the guidelines used by Greater Boston Legal Services for accepting cases, and the areas served by each of our offices.

MAXIMUM INCOME ELIGIBILITY STANDARDS
(Legal Services Corporation Guidelines)

Size of Family <u>Family Unit</u>	Maximum Income (125% of Federal Poverty Level) <u>Annual</u>	<u>Monthly</u>	<u>Weekly</u>
1	\$ 4,250	\$354.16	\$ 81.73
2	\$ 5,625	\$468.75	\$103.17
3	\$ 7,000	\$583.33	\$134.62
4	\$ 8,375	\$697.91	\$161.06
5	\$ 9,750	\$812.50	\$187.50
6	\$11,125	\$927.08	\$213.94
For Each Additional Member Add	\$ 1,375	\$114.58	\$ 26.44

N.B. These are incomes after deductions for taxes, extraordinary medical expenses, employment expenses, child support, and tuition. Income guidelines are slightly higher for the elderly.

TYPES OF CASES HANDLED BY
GREATER BOSTON LEGAL SERVICES

Adoption Without Consent
Care & Protection
Children in Need of Services (appointed by court)
Commitment Procedure
Custody and Guardianship
Discrimination
Divorce:
Uncontested if intake permits
Contested only for domestic violence clients
Domestic Violence ("battered wife") restraining orders

Citizenship Procedures for Indochinese Refugees

1. Eligibility requirements for naturalization

* Age: at least 18 years old

* Lawful Permanent Residence

As a refugee, you are legally admitted to the U.S. and must wait 5 years before you can file for naturalization. If you are married to an American citizen, the waiting period is 3 years. During that 5 or 3 year period you may leave the U.S., but NOT:

- longer than one year at a time
- not exceeding half of the time required, in total; i.e. you must be physically in the U.S. for at least 30 months for the 5 year situation
- and at least 18 months for the 3 year situation.

At the time you apply for citizenship, possession of a "green card" is a must (you can apply for a "green card" a year after you arrive in the U.S.), if you lost or misplaced yours, get a new one before submitting your application.

* Good Moral Character

During the 5 years prior to naturalization a person who falls within any of the following categories is automatically barred from naturalization:

- habitual drunkard
- adulterer
- polygamist or person connected with prostitution or narcotics
- legal gambler
- person who lies under oath
- person convicted and jailed for as long as 180 days
- person convicted with murder

Also some other factors will disqualify a candidate:

- member of a Communist Party within or outside of the U.S.
An applicant must be clear of any Communist party affiliation for 10 years before applying for citizenship.
- however, if party membership was forced upon you, the Immigration and Naturalization Service will make an exception.
You have to request a hearing to present evidence on the circumstances, duration and meaning of your case. In the case of defector in the Open Arms program in Vietnam (Chiêu Hồi), you can apply for naturalization after 10 years from date of defection.

* Knowledge of English

You must be able to read, write speak and understand simple English, a 2nd, 3rd grade level. There is NO exemption for basic knowledge of English, except for those 50 years old and up, with 20 years of permanent resident in the U.S. They can bring an interpreter on the day of their interview and test.

Knowledge of U.S. Government/Civics

Some resettlement agencies will offer classes to prepare you for naturalization procedures and the civics test. You should know how the U.S. Government works and try to remember names of the Governor, Senators and Mayor in your State and City.

Loyalty to the U.S.

Petitioner must take an oath of allegiance to the U.S.. They must renounce any allegiance to a foreign country.

2. Steps to file petition for naturalization

- * Submission to Local Office of Immigration and Naturalization Service a completed N-4000 Packet. On the day you submit it, you may request for the whole family to appear for interview and test on the same date. The N-400 Packet consists of:

- . application to file Petition for Naturalization (N-400) (see sample).
- . All questions must be answered.
- . Biographic Information Sheet (Form G-325 or G-325A) (See sample).
- . Applicant is encouraged to tell the truth. Wilful false testimony is itself a ban to naturalization. Also remember to convert your weight from kilograms to pounds and your height from meters to feet and inches.
- . Fingerprint Card (see Sample) supplied by your local INS. Fingerprints can be taken by local or state police or at the INS local office.
- . 3 identical photos, black & white or color, full face size 2 x 2 inches and glossy.

- * Appearance for Test and Interview: After your petition is files, a letter of notification to appear with 2 witnesses for interview and tests will be sent to you: You will be tested on the knowledge of basic English and knowledge of U.S. Government, separately.

The 2 witnesses must be U.S. citizens, at least 6 months or preferably all the 5 years. In case the 2 witnesses you brought along could not testify for the whole 5 years, additional witnesses are needed. These additional witnessess could testify by deposition. You will be given a form to be filled out by the additional witnesses and notarized.

If you pass the tests that day, you will file a petition for naturalization with the Court. The fee is \$25.00, paid in cash, check or money order. The Law requires that 30 days pass after the date of filing; after that waiting period is over, the Court will schedule a date at which the applicant(s) will go before a Judge to take the oath of allegiance. This ceremony usually takes place at a local courthouse, if the number of applicants is small. If you fail the English part of the tests (for example), you will be scheduled for a second, or third time for re-examination of that English part alone and not the Government part.

- * What happens at the Court on the day of the naturalization ceremony?

- . there will be no exam
- . you may bring guests
- . do bring your Alien Registration Receipt Card
- . do bring the letter of invitation (form N-445) with all questions answered.

You become a citizen of the U.S. right after you take the Oath of Allegiance, and you will receive a Certificate of Naturalization which will serve as proof of citizenship. Do not carry this Certificate with you, just put down in a book the number of your naturalization certificate, the date of naturalization and the name of the Court where you were naturalized.

At this point, when both parents are naturalized, a certificate of citizenship for the children can be obtained by filing form N-600, with a fee of \$15.00 per certificate requested. If only one parent is naturalized, that parent should use form N-402 for each child. There are no tests, but 2 photos of the children are required. A fingerprint chart must be submitted for children 14 or older.

* What are the advantages of being an American Citizen?

- . You can register to vote
- . You can apply for a U.S. passport
- . You can work for the U.S. Federal, State and Local Government
- . You can file a visa petition in order to bring mother, father, brother, sister, son or daughter to the U.S.

Remember

1. Do all re-adjustments or changes, prior to application for the "green card" (date of birth, marital status, name, etc...)
2. Keep a record of people who knew you when you first arrived to the U.S. (names, address, telephone...)
3. Keep a record of all your moves, changes of address, while in the U.S.

3. AFFIDAVIT TO MAKE CORRECTION OF INFORMATION

CITY OF)
)
COUNTY OF) ss.
)
STATE OF)

RE: ALIEN FILE NO. A

I, _____, presently residing at
(NAME OF APPLICANT)

(ADDRESS OF APPLICANT)

am seeking to make a correction of information in my Alien Registration File in conjunction with my application for Creation of Record of Lawful Admission;

I seek to correct my _____ NAME to _____;
_____ BIRTHDATE to _____;
_____ BIRTHPLACE to _____

On my original record of Alien Registration (my form I-94), my NAME is recorded as _____, my BIRTHDATE is recorded as _____, and my BIRTHPLACE is recorded as _____;

MY EXPLANATION FOR THE ORIGINAL ERROR(S) IS AS FOLLOWS: _____

I am _____ am not _____ attaching documentation to substantiate my claim, as follows: _____

WHEREOF I HEREBY SWEAR, THIS _____
(DATE)

SUBSCRIBED AND SWORN TO BEFORE
ME THIS _____ DAY OF _____, 19____,
IN _____,
STATE OF _____.

(SIGNATURE)

Questions and Answers for Naturalization

1. What form of government does the United States have?
It is both a republic and a democracy. A government of the people, by the people, and for the people.
2. What is the supreme law of the land?
The Constitution.
3. Who adopted the Constitution?
The thirteen original states.
4. When was the Constitution adopted?
It was signed September 17, 1787 by members of the Constitutional Convention, and declared in effect on March 4, 1789.
5. What were the first Thirteen original states? Connecticut, Virginia, Delaware, Georgia, Massachusetts, Maryland, New Hampshire, New York, New Jersey, North Carolina, Pennsylvania, Rhode Island, South Carolina.
6. How many states do we have today?
Fifty.
7. In how many branches is the government divided? Three. The Legislative, the Congress (makes the laws) The President, the executive branch (executes the law), the Judicial; the Supreme Court (interprets the law).
8. Into how many parts is Congress divided?
Two. The Senate, the House of Representatives.
9. How many Senators are there in Congress?
100 Two for each state.
10. How long is the term of a Senator?
Six years.
11. How long is the term of a Representative?
Two years.
12. For how long is the President of the United States elected?
Four years.
13. Can the Constitution be amended? Yes.
14. What are the ten first amendments to the Constitution called?
The Bill of Rights.
15. What are some of the ten first amendments to the Constitution?
Freedom of religion, freedom of the press, freedom of speech, the rights of peaceable assembly.
16. What right is provided in the Fifteenth Amendment?
It gives all American citizens the right to vote, regardless of race, creed, or color.
17. How is the number of representatives from each state determined?
According to population.
18. For how long a term is a member of the House of Representatives elected?
For two years.
19. Where does Congress meet?
In the City of Washington, in the District of Columbia.

20. What is the Declaration of Independence?
It is the document in which the thirteen American colonies declared their independence from Great Britain.
21. When and where was the Declaration of Independence adopted?
July 4, 1776, in Philadelphia. This is why American celebrate the Fourth of July as Independence Day.
22. What fundamental rights does the Declaration of Independence set forth?
The Declaration of Independence declares: "We hold these truths to be self-evident--that all Men are created equal, that they are endowed by their creator with certain inalienable Rights, that among these are life, liberty and the Pursuit of Happiness."
23. What was the American Revolution and when did it begin?
The American Revolution was the armed revolt of the thirteen American colonies against Great Britain. It began in 1775.
24. Who was the first President of the United States? George Washington.
25. When did the Civil War begin and when did it end? It began in 1861 and ended in 1865.
26. What was the cause of the Civil War? Slavery. Negroes were owned in the Southern states as slaves. The Northern states believed this was wrong.
27. Who was President during the Civil War? Abraham Lincoln.
28. How many amendments has the Constitution? 26.
29. What is the capital of the United States? Washington, D.C.
30. What are some of the duties and responsibilities of a citizen?
To obey the laws; to pay taxes; to bear arms on behalf of the United States when required by law; to be informed on the candidates and issues in any election; to vote; to do jury service; to be loyal to the U.S. and defend it against all enemies.
31. What do the stars and stripes of the American flag represent?
Each of the 50 stars stands for one of the states; each of the 13 stripes stands for one of the 13 original states.
32. Who is the President of the United States?
33. Who is the Vice President of the United States.
34. What is the capital of your state?
35. Who is the governor of your state?
36. Who is the mayor of your city?
37. Who are the two senators of your state?
38. Who is the Representative or Congressman from your District?
-

II. Information About the United States

A. Land, Climate and People	14
B. Cultural Attitudes	14
C. Do's and Don'ts in Adjusting to American Ways	18
D. Map of the United States	19
E. Postage Rates	20
F. Metric Conversion	21

II. INFORMATION ABOUT THE UNITED STATES

A. Land, Climate and People

The United States covers $3\frac{1}{2}$ million square miles and is divided into 50 areas called States. Two of the states, Alaska and Hawaii, are not connected to the other 48 continental states. The distance from the east coast to the west coast is 3,000 miles; and from the northern border with Canada to the southern border with Mexico is 1,600 miles. If you were traveling by car, it would take you six or seven days to go from Boston to California. Along the way you would see a great variety of landscapes ranging from deserts, to mountains, to swamps, to forests, to rivers to plains.

Because the United States is so vast and has so many exposures, there are many different climates. The southern states (Florida, Louisiana, Georgia, Alabama, Texas, Mississippi, etc.) and Hawaii have a warm, almost tropical climate averaging about 63 degrees. Southern California and the southwest states (New Mexico, Arizona, Nevada, etc.) have a warm desert climate, except in the mountains. The northern states (Montana, North Dakota, Minnesota, etc.) are cold and have lots of snow; and the northeast states (Massachusetts, Rhode Island, Connecticut, Maine, etc.) are warm in the summer and cold in the winter.

The population of the United States is 220 million people, and this represents less than 6% of the world's population. Except for the native Indian citizens, America is made up of immigrants from all over the world, who came here to make new lives for themselves and their children.

In the 17th and 18th century many immigrants came from England, Scotland and Wales, and also from Germany, Holland and France. In the 19th century, many black people came from Africa. In 1850, during the potato famine in Ireland, many Irish immigrated to the Boston area and worked in building the railroads. In 1870-1880 many Chinese came to the west coast and also worked on the railroads. In 1880-1890 Scandinavian people went to the midwestern states, and from Eastern Europe (Russia, Poland) immigrated to the cities on the east coast. In 1910 the Italians came to the country, and after World War I immigration became more restricted. Since that time, there has been a wave of Eastern Europeans (after World War II), a wave of Hungarians (in 1950's) and Cubans (1960's) coming into the U.S.

B. Cultural Attitudes

All immigrants coming to this country have gone through a difficult period of adjustment. Many people experience, to various degrees, culture shock, which symptoms could be described as: boredom, sleepiness, irritability, and the feeling of being "done", "left out". Adopting American ways does not call for a rejection of your traditional values. It is possible for you to maintain your own culture and still participate in life here. Trying to understand the

American ways and language will ease the transition to this new culture. It will help you in your job, at school, in making American friends, and in adjusting to new situations. Please remember that culture shock is normal, unavoidable, and definately temporary.

Here are some tips that will help you adopt and understand the American ways:

DO...expect more informality in schoolrooms. DON'T interpret this as a lack of politeness or respect - teachers often encourage questions and comments from their students. In recent years American educators have put less emphasis on drill and role learning and more on discussion and encouraging students to analyze information.

DO...ask questions if you are unsure about something that is being explained to you. DON'T think that Americans will be offended or feel that they are not explaining clearly. They are used to being asked questions; in fact, they may be flattered by your interest. A further comment on questions: Americans will answer "no" if they mean "no". They expect a straightforward reply from you also. Most Americans find it frustrating to be constantly agreed with, because they feel you are not being open and honest about your feelings.

DO...expect Americans to be upset if they are standing in line, perhaps to buy tickets to a movie or to board a train, and you move in front of them. In some busy shops you are expected to take a number from the counter, and when the clerk calls your number you will be waited on.

DON'T...expect Americans always to pay for your meal if they invite you to a restaurant. More often than not, when friends "eat out" together, each person orders whatever he desires to eat, and each person pays for his own food. This is known as "going Dutch" or "Dutch treat," and this custom makes it possible to enjoy the company of one's friends more often, without spending too much money. It is also true that you will not be expected to pay for your American friend if you say to him or her, "let's have lunch." If you are in doubt about who should pay, it is all right to offer to pay your share. Perhaps your friend will reply, "This is on me."

DO...expect Americans to smile and say, "thank you" when you say that you enjoyed the food or you think someone's dress is pretty. It is not the nature of Americans to be self-effacing. In fact, they are good at "selling themselves," especially in the business world. To be modest about your skills and talents may make the American employer think you are not very good at what you do.

DO...expect that Americans will disapprove if you let your young children urinate outside. This is not customary in the United States; if an adult does this, he may be arrested. Also, mothers in the United States always put diapers or pants on their children even when the weather is hot.

DON'T...be surprised to see that many elderly people prefer to live apart from their children. This is an indication of the American desire for personal

independence and does not mean that the children are lacking in filial piety. But it is true that in America many people idolize youth and feel that old age is not desirable. You may feel that the opinions of the young are taken more seriously than those of the old.

DON'T...be surprised to find that the manner of working is different here. Americans tend to work intensely for a shorter period of time, and they may equate a more relaxed manner with laziness on the job.

DO...expect to witness fast changes in styles of dress, in design of cars, in fact, anything that can be changed usually will be. Americans believe that changes is progress. But not everyone chooses to keep up with the latest fashions.

DON'T...be surprised to find that while Americans believe in equal opportunities for all, they do accept the fact that inequalities exist. They justify these inequalities as resulting from a lack of initiative, or from some other personal characteristic.

DO...expect Americans to be on time for business appointments, but don't be surprised if they show up 15 or 30 minutes late for a party.

DON'T...be surprised to see American husbands washing dishes or caring for the baby, and American wives doing carpentry or repair work. Tasks that once were considered to be "women's work" or "men's work" are now done by either sex. This is true with jobs outside the home also; it is not unusual to see a man working as a nurse or a woman driving a bus.

DON'T...be surprised if Americans stare or giggle at two young men who are holding hands or walking arm in arm. While public displays of affection between men and women are common in this country, Americans are not used to seeing members of the same sex holding hands in public.

DO...expect that Americans may hesitate to reply if you ask, "How old are you?" This is considered a personal question, perhaps because Americans tend to glorify youth and physical attractiveness. A woman, especially, may be reluctant to reveal her age.

DON'T...be surprised to find that Americans may express displeasure in public. A bus driver, for example, may be surly to a passenger. A waitress is used to customers who complain. It is not polite to "make a scene" but it is usually not too upsetting either.

DON'T...be surprised if an American pays a call on you dressed in very casual clothes. The American is not showing a lack of respect for you; he is following accepted practice in this country. In the past decade, ideas about what is acceptable dress have changed considerably in the U.S., and nowadays very informal clothes may be seen at almost any type of occasion, worn by all classes of people. It is often impossible to tell an American's economic or social position by the way he or she dresses. A college professor may wear rumpled trousers and no necktie. Children of wealthy families can

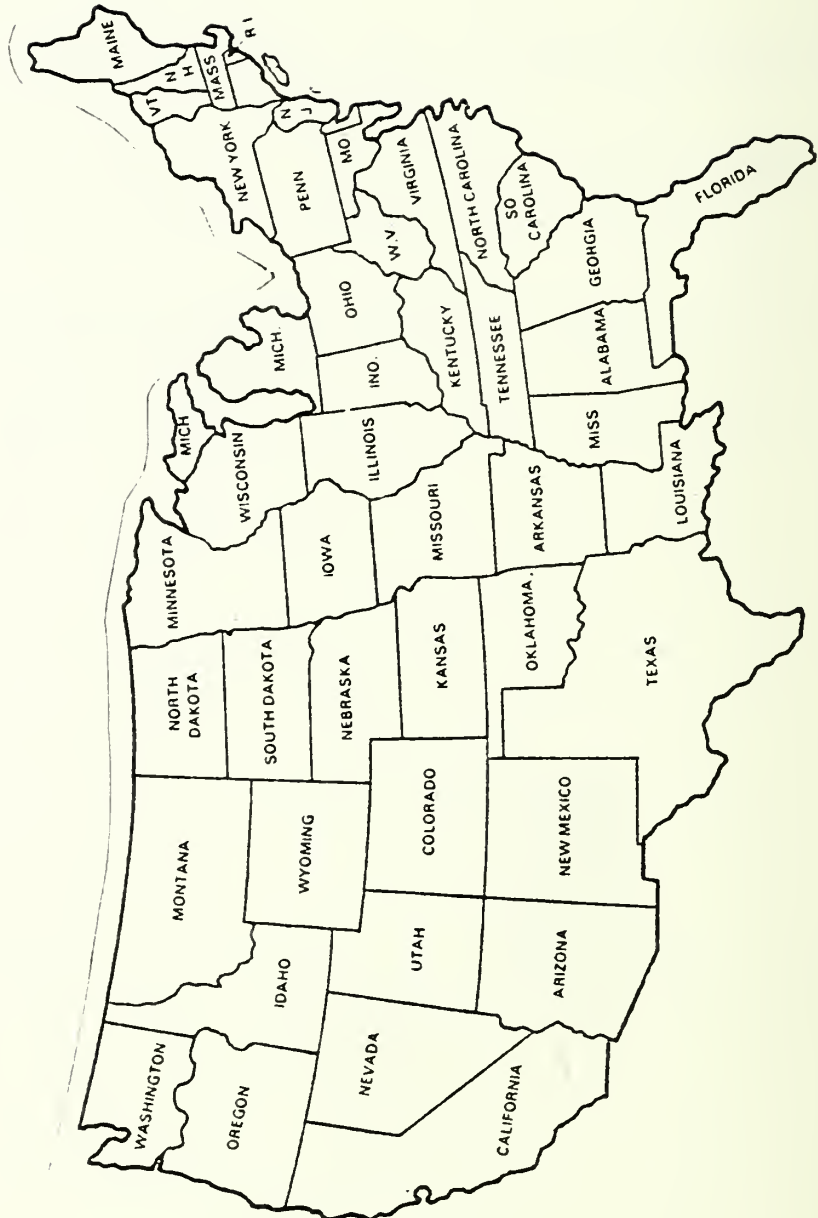
be seen in faded jeans that are cut off and frayed around the bottoms. Respectable women go out in public wearing skimpy halter tops.

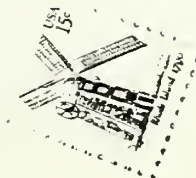
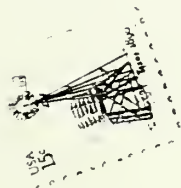
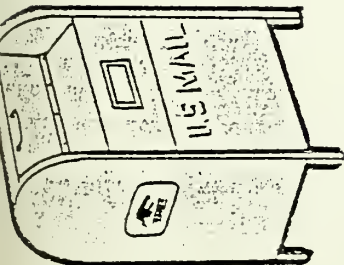
DON'T...be surprised if you find that many of these do's and don'ts are not true in all cases! America is not a homogeneous society; Americans are not all alike. They are as different as the varied regions of the United States, and as diverse as their origins.

C. Do's and Don't's in Adjusting to American Ways

1. Be on time for appointments.
2. Call before you visit someone.
3. Line up for your turn when: paying, buying tickets, and boarding the train or bus, etc.
4. When you are asked for lunch, pay your share. This custom is called "Dutch Treat" or "Going Dutch".
5. Please ask questions (in class, in daily life) about the points you are not clear about.
6. Avoid asking the Americans how old they are, especially the ladies.
7. Don't let children be without pants or allow them to urinate in the streets. Most public places have rest rooms for Men & Women.
3. When you receive guests at home, don't wear pajamas.

D. Map of the United States





E. Postage Rates

	<u>Domestic</u> (Inc. Canada & Mexico)		<u>International</u>	
	<u>1 oz.</u>	<u>add. 1 oz.</u>	<u>1/2 - 2 oz.</u>	<u>add. 1/2 oz.</u>
<u>Letter</u>	.18	.17	.40	.35
<u>Post card</u>	.12	-	.28	-
<u>Post card (surface)</u>			.19	
<u>Aerogrammes</u>			.30	-
<u>Special Delivery</u>	\$2.10 + postage up to 2 lbs.			
<u>Money order</u>	0.01 to \$25 →	.75		1.30
	\$25.01 to \$50 →	1.10		1.50
	\$50.01 to \$500 →	1.55		1.80

(1981 rate)

F. Metric Conversion

There is a totally different system of measurement in the U.S.

We use:

1. For Length:

inch
foot
yard
mile

2. For Area:

square inch
square foot
square yard
square mile

3. For Mass:

gram
ounce
pound
1 short ton

4. For Temperature:

Fahrenheit vs. Celsius

32°F	--	0°C
50°F	--	10°C
98°F	--	37°C
212°F	--	100°C

It is important to refer to the Conversion Table to help you adjust to the new system.

III. Clothing

A. How To Buy Clothes	23
B. Fabrics	23
C. How To Care For Clothing	25
D. Clothing You Need	26
E. Buying at Discount Stores	26
F. Tips on Clothing and Grooming	27
G. Examples of Clothing	28
H. Examples of Laundry Detergent	30
I. Bargain Stores in the Boston Area	31

'Home Management/Survival Skills'

III. CLOTHING

A. How To Buy Clothes

It is important to remember that some clothes are very well made, and others are very poorly made, some clothes are cheap, some are very expensive. When you buy clothes, it is helpful to make a plan for what kinds of clothes you will need.

You will need:

- * - underwear
- * - clothes to wear to work
(tie, shirt, sportscoat, good dress, good shoes, etc.)
- * - clothes to relax in
(sweaters, jeans, shorts, sneakers)
- * - clothes for dressing up
- * - clothes to keep you warm
(heavy coat, scarfs, gloves, boots, heavy socks)
- * - clothes to keep you dry
(raincoat, umbrella, rubbers)
- * - shoes
(always try on shoes and walk in them to see if they are comfortable)
- * - clothes to wear to sleep
(pajamas, robe, slippers)
- * - hosiery
(you can buy: a) pantyhose; b) knee highs; c) stockings - you will need garter belt or girdle)

There are many kinds of stores to shop for clothes. Some are big department stores, others are small "specialty" shops, and there are also discount stores - where clothes cost the least amount of money (see handout - Bargain Stores in the Boston Area). Clothes can also be purchased inexpensively at "second-hand shops", "thrift shops" and at garage and rummage sales.

If you find some inexpensive clothes that you like, be sure and check if they are: 1) in good shape (no large holes or tears, etc.); 2) in your proper size (try it on, if it does not fit, keep looking for your size); 3) make sure the zippers work, and the buttons and buttonholes match and that the fabric is good quality.

B. Fabrics

Different clothes are made of different fabrics. Inside each article of clothing is a tag describing the name of the fabric. Each type of fabric requires a different kind of care (cleaning process). For instance, here is a list of some different fabric types, and how to clean them:

1. 100% Wool - this means you must wash them by hand in lukewarm water with a special detergent called Woolite. Woolite can be bought at any grocery store. Never put wool in a dryer to dry - it will shrink. Another way to clean wool is called dry cleaning. This is much more expensive, but is necessary for large items such as coats. There are Dry Cleaning stores all around your neighborhood. You must take your wool clothes to them and pick them up 3 or 4 days later. It may cost you as much as \$6.00 to have a coat dry cleaned. (Some examples of clothes that are 100% wool are: sweaters, coats, suits, sportcoats, socks, some shirts - see handout).

2. 100% Cotton - this means you can wash it in hot or cold water (with laundry detergent - see handout) in a machine or by hand and you can put it in the dryer - but - it will shrink a little. Because it will shrink, always buy 100% cotton clothes in a larger size so that after they shrink, they will still fit you.

After your 100% cotton clothes are dry, they will be all wrinkled. You need to use an iron and ironing board (see handout) to get out the wrinkles. In this country, it is considered very sloppy and you will make a bad impression if your clothes are very wrinkled. (Some examples of clothes that are 100% cotton are: some shirts, underwear (no need to iron), T-shirts, pants, blouses, etc. - see handout).

3. 100% Polyester or 50% Polyester/50% Acrylic or 50% Polyester/50% Cotton Clothes that are made of these mixtures of fabric are easy to care for. You can wash them in a machine, or by hand, and dry them in a dryer. To avoid wrinkles, after the clothes have dried quickly hang them up on hangers. (Some examples of clothes made of these fabrics are: some sweaters, shirts, skirts, pants, blouses, underwear, etc.)

*Remember to look at the tag inside the clothes to determine what type of fabric you are buying.

**Remember that if you wash your clothes together in a machine - do not mix dark colors and light colors - if you do, the colors will run. Instead, put all white clothing (underwear, shirts, towels, sheets, etc.) together and wash in hot water; and put all dark colored clothing (pants, dark shirts, socks, etc.) together and wash in cold water.

***Remember, if you have no washer or dryer at home, you can wash your clothes at a neighborhood Laundromat. These are places that have washing and drying machines that you must pay to use. It usually costs \$.60 - \$.75 per wash and \$.25 for each 10 minutes use of the dryer.

Note: Be sure to bring 1) laundry detergent; 2) change; 3) hangers when you go to the laundromat; and 4) laundry basket or bag.

How to Care for Clothing

1. 100% Wool (or 10%, 40%, 60%...)

- Hand wash, lukewarm water with WOOLITE
- Dryclean: coats, suits, wool pants/skirts

2. 100% Cotton

- Machine wash with laundry Detergent
- Dry in dryer - will wrinkle a little - can press

3. 100% Polyester, 50% polyester and/or 50% Acrylic...

- These are easy to care for, could be machine or hand washed and could be put in dryer
- Keep the label in the inside of the collar because it instructs you about the material and how to care for it

* If you do not have the washer/dryer in your home, you can take your clothes to a "laundromat" weekly.

- Cost for Washer: 50¢ - 75¢
- Cost for Dryer: 25¢ for 10 minutes

* When you wash your clothes in a laundromat, remember to bring the following:

- Lots of change (25¢ - 10¢)
- Detergent/Bleach
- Plastic bag or laundry basket

Note: When doing your laundry, separate the dark color and light color clothes so that the colors don't run into each other - only use bleach for whites.

D. Clothing You Need

1. Underwear: panties, undershirt, bra
2. Work clothing:
 - Office: shirt, suit, tie, shoes
 - Recreation: shirt, jeans, canvas shoes
3. Clothing to relax in: jeans, T-shirt, shorts, canvas shoes
4. Clothing for parties: "as dai", suit
5. Warm clothing for the winter: coat, jacket, sweater, scarf, gloves, socks, boots
6. Clothing for sleeping: pajamas, nightgown, robe, slippers
7. Shoes: leather shoes, canvas shoes, slippers, boots, high heel shoes
8. Socks: pantyhose, knee-hi, socks

E. Buying at Discount Stores

1. Check the clothing carefully to find tearing of material, color, missing buttons, or zipper that works)
2. Try for the right size:
 - * clothing:
 - infants: by the months: 3,6,12,18 or 24 months
by the weight: Small - Medium - Large
 - toddlers: 2T, 3T, or 4T
 - boys/girls: from size 4-7
from size 8-20 (according to the age and weight)

(For Indochinese refugees, they may fit sizes 14-20.)

- * shoes:
 - infants: size 1 - 3 (for 2 years)
 - toddler: 3½ - 12 (for 5 years)
 - boys/girls: 12½ - 3 (7-8 years)
 - woman/man: 3½ - 12

(For Indochinese refugees, try size 4 to 7 for women, and 6-9 for men.)

Note: After each purchase, remember to keep the "sales slip", which will allow you to return or exchange. In case of a "Final Sale", you cannot return or exchange, therefore, you must be very careful in choosing to your liking.

F. Tips on Clothing and Grooming

Americans are obsessed with cleanliness. They believe that dirt should not be seen or smelled. Therefore, millions of dollars are spent on strong and powerful cleaning products, on body deodorants, on air freshner, etc. This may seem excessive to you, but, 'when in Rome, do as the Romans do'.

Here are some tips on clothing and grooming:

1. Clothing

- * Check to see if your place of work has a dress code.
- * Be conservative in your choice of clothing, and it should be appropriate to the job you are holding.
- * Clothing should always be clean and fresh, not wrinkled or stained.
- * Listen to the weather report before you leave for work, especially in the winter so you will be properly dressed.
- * Remember - nice clothing does not have to be expensive.

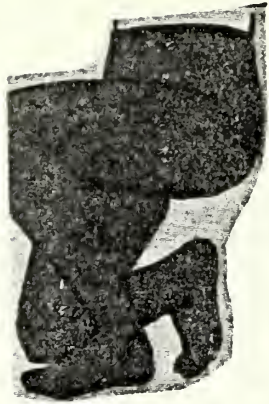
2. Grooming

- * Bathe and Shampoo several times a weeeek.
- * Brush your teeth twice a day; in the morning and in the evening before bedtime.
- * If you have a problem with 'bad breath', use a mouthwash (Scope, Listerine, etc.).
- * If you have an underarm deodorant problem; use more deodorant and bathe more often.
- * As a general rule, short hair is preferred to long hair in a male worker.

G. Examples of Clothing



Socks



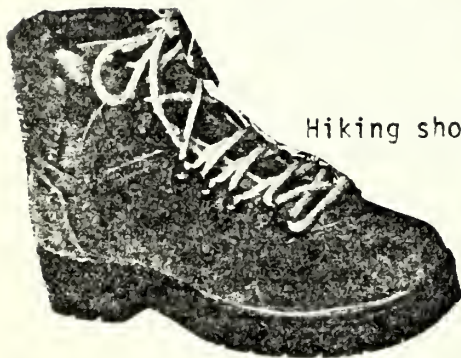
Panty hose



Ski mask



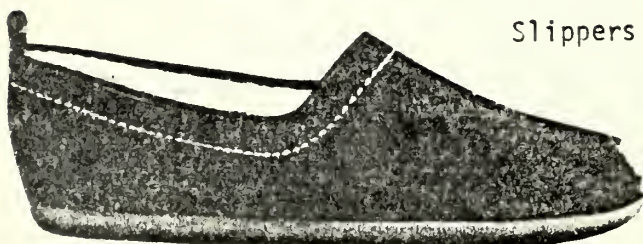
Gloves



Hiking shoes



Canvas shoes

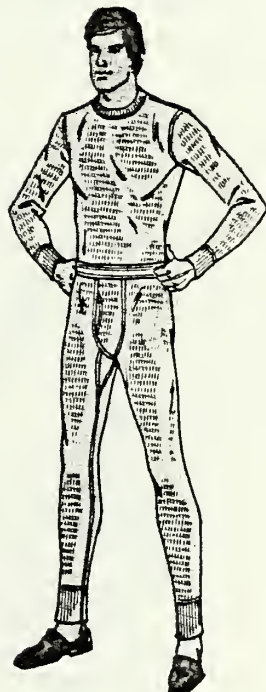


Slippers





Blanket sleeper



Thermal underwear



Night gown

Robe

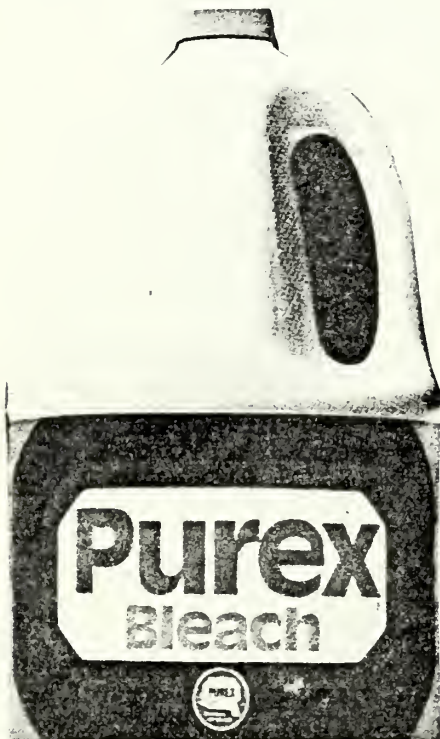


H. Examples of Laundry Detergent



laundry detergent

liquid



Bleach



**FABRIC
SOFTENER**

Woolite



I. Bargain Stores in the Boston Area

Filenes Basement

Washington St.

Boston, MA 357-2644

Jordan Marsh Basement

Washington St.

Boston, MA 357-3000

Peabody - Northshore Shopping Center - 5319000

Braintree - South Shore Plaza - 848-1500

Burlington - Burlington Mall - 272-6000

Methuen - Methuen Mall - 686-9000

Framingham - Shoppers World - 879-0100

Malden - Malden Square - 324-6500

Morgan Memorial Goodwill Industries

95 Berkeley St.

Boston, MA 357-9710 - hours - 9:30am - 5:00pm
(Monday - Saturday)

1116 Massachusetts Ave.

Cambridge, MA 492-2999

4 Parkingway

Quincy, MA 479-5632

436 Moody St.

Waltham, MA 893-0400

385 Summer St.

Somerville, MA 623-9857

The Bargain Center

6 Washington St.

Quincy, MA 472-1414

Calverts Department Store

938 Highland Ave.

Needham, MA 444-8000

T.J. Maxx

146 Nahatan St.

Norwood, MA 769-3683

Garland Factory Store

Parkingway

Quincy, MA

471-0410

Marshalls Department Stores

Lincoln Plaza

Rt. 3A

Hingham, MA

749-6162

(stores also in; Newton, Swampscott, Canton, Melrose, Weymouth
Bedford and Beverly)

IV. Housing

A. Housing Choices and Responsibilities	34
B. Cost of Housing	35
C. Legal Considerations	35
D. How to Find A Place to Live	36
E. Examples of Housing in America	37
F. The Bedroom	38
G. The Living Room	39
H. The Baby's Room	40
I. Kitchen and Home Appliances	41
J. Tips on Home Security	43
K. Tips in Case of Fire	44

"Home Management/Survival Skills"

IV. HOUSING

A. Housing Choices and Responsibilities

Finding a place to live is a complex task for any family or individual. Take into consideration the following factors: location, access to public transportation, access to shopping, access to community facilities, access to schools, safety of the neighborhood, and cost of the housing.

There are a variety of housing types available in the U.S. One possibility is to rent a room (in a YMCA or guesthouse), another is to rent a small apartment, to share an apartment with a friend, rent a house, etc. In all instances there are certain considerations you should explore.

- * do you want your room or apartment furnished or unfurnished?
- * do you want cooking facilities?
- * how many bedrooms will you need?
- * if the cost of heating will be included in the price of your rent.

A standard house or apartment usually comes with a kitchen (with stove and refrigerator), a bathroom (with toilet, sink and shower), one or more bedrooms, a living room and a dining room. It will be served with electricity, water, and heat.

If you rent an apartment or house it is your responsibility to take good care of the property, but it is the landlords (owner's) responsibility to take care of the major caretaking and repairs.

Responsibilities of the Rentee

1. to pay rent each month;
2. to pay utilities in some cases (electric, heat, telephone);
3. to take good care of the apartment;
4. to report to the landlord any problems or broken windows.

Responsibilities of the Landlord

1. maintaining the hallways and other common areas of the building;
2. maintaining the water, heating, and lighting systems;
3. fixing or replacing the appliances (stove, refrigerator);
4. providing for trash removal;
5. providing for safety (locks).

Before you can move into any dwelling, you must sign a piece of paper called a lease. The lease is a legal document which describes the terms by which you are renting the apartment, and how much money you must pay each month. Usually, a lease is valid for 1 year; but some are shorter, and others are longer.

The lease will tell you:

1. how much you must pay;
2. when you must pay your rent (usually the 1st of each month);
3. when to move into the apartment;
4. when to move out of the apartment;
5. a late clause - which says that if you pay your rent late, you may have to pay more money;
6. if you can rent the apartment to other people (sublet);
7. how many people can live in the apartment;
8. how much notice to give the landlord before you move;
9. for a security deposit - this is extra money you must give the landlord - so if you damage the apartment, you can pay to repair the damage with your money.
10. whether or not you can have a pet.

It is very important to read the lease very carefully before you sign it. If you have any questions about it, ask the landlord to explain. After you sign the lease you are obligated to honor it.

It is usually necessary to sign a lease, but some landlords do not require it. If you do not sign a lease, you are free to move out whenever you want, but, also, the landlord is free to raise your rent or ask you to leave. It is almost always to your advantage to sign a lease.

If you (the tenant) do not pay your rent, damage the apartment, or otherwise violate the lease the landlord can evict you. This means that he can legally force you to leave. You will receive a written notice called an eviction notice which will give you 1 month to find another place to live.

B. Cost of Housing

Remember that the cost of apartments varies greatly and it is important to shop around for the best deal. The cost will depend on the location, size and whether or not the utilities are included in the rent. Utilities (electricity, heat) can be very expensive, and whenever possible try to have it included in your monthly rental payment - otherwise you will be faced with increasing heat costs and worries.

C. Legal Considerations

If at any time you feel that the landlord is not treating you fairly, or is violating his responsibilities under the lease, you can call and make a

complaint. Also landlords are forbidden by federal law to discriminate in renting because of race, religion, or national origin. If you believe that you are being discriminated against, call your local welfare office or Housing and Urban Development (HUD) toll free number 800-424-3590.

D. How to Find a Place to Live

Apartments or houses for rent can be found in a variety of ways. A major source of rental information is the classified advertisements in local newspapers, especially on Saturday and Sunday. Sometimes local supermarkets, drug stores or laundromats have public bulletin boards where people list apartments for rent.

Real estate agencies and apartment rental agencies (look in the "Yellow Pages" of the telephone book) list available rentals. Another way to find an apartment is to stop in or call the resident manager or superintendent of a building. Occasionally there will be a sign saying "Vacancy" or "Apartment for Rent" outside a building.

Families with low incomes may be able to live in government housing or receive government rent supplements. The local housing authority has information about low-income housing; ask about the "Section 8 Housing Assistance Payments" program. Contact your local public welfare office for more information on this special type of housing.

E. Examples of Housing in America

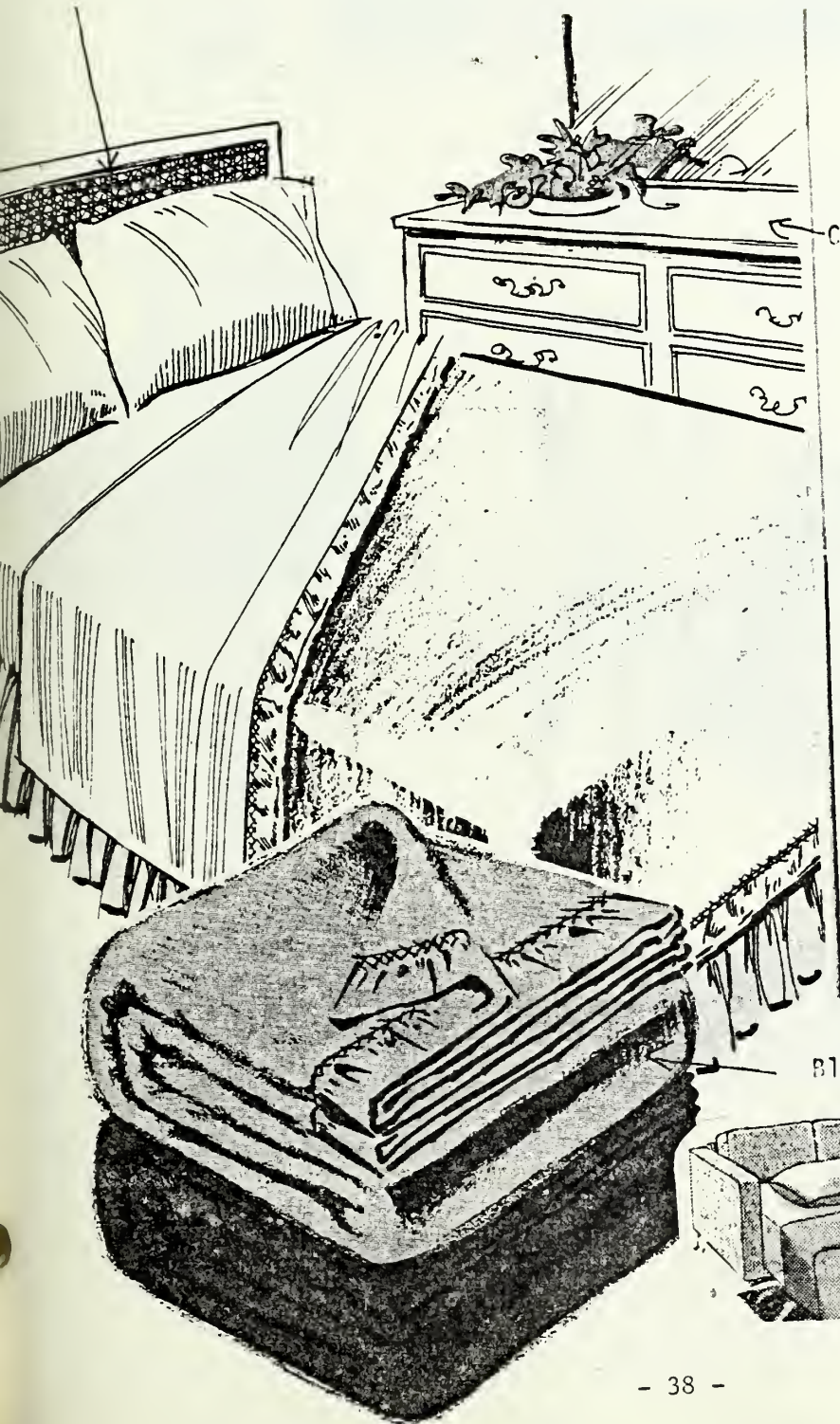


Apartment in a building

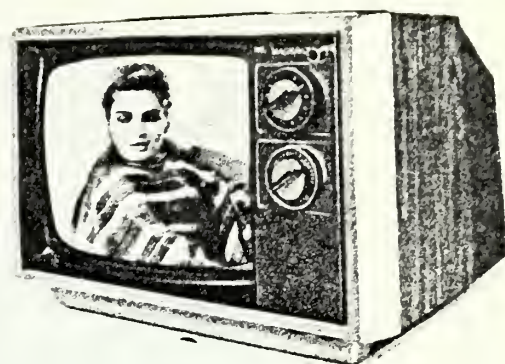


F. The Bedroom

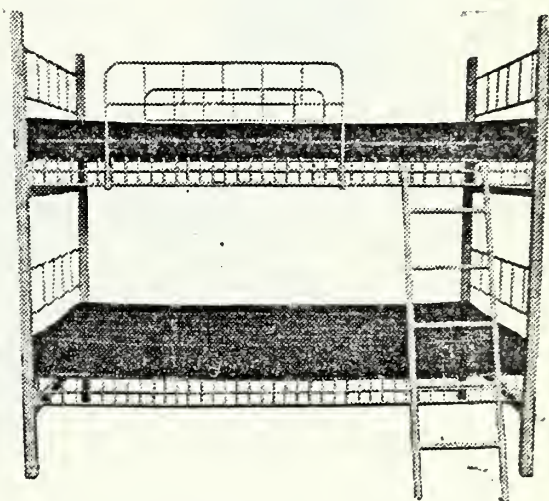
Bed



Chest of drawer

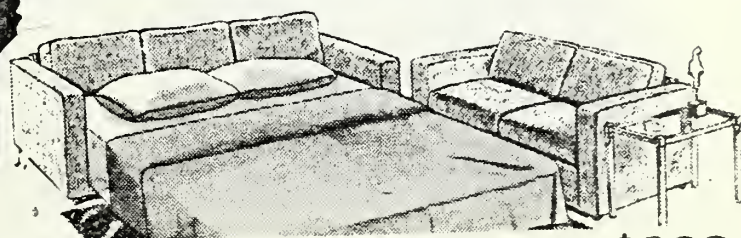


Television



Bunk bed

Blanket



Sofa bed

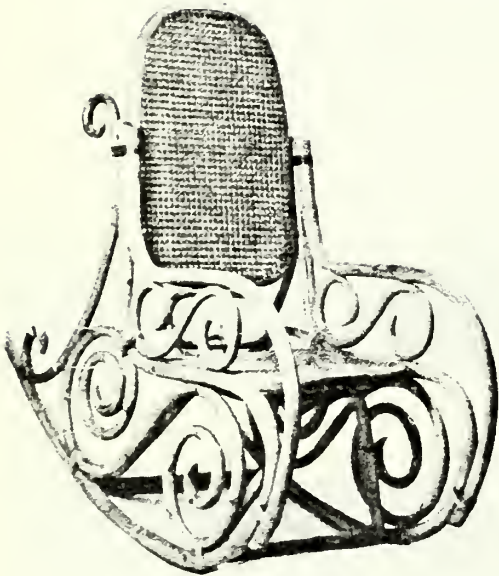
G. The Living Room



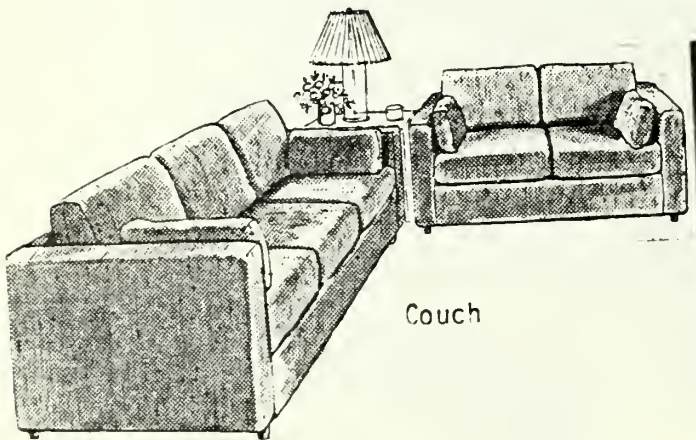
The telephone



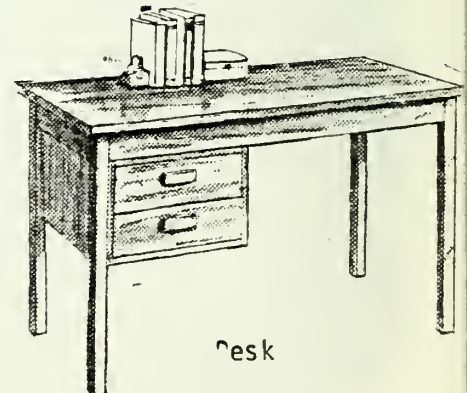
Chairs



(Rocking chair)



Couch

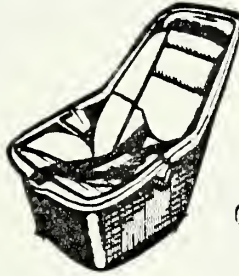


Desk

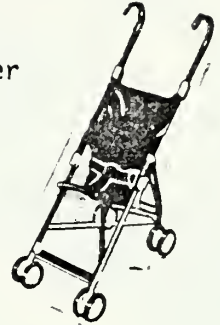
H. The Baby's Room



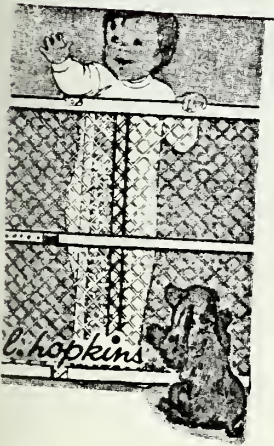
High chair



Car seat



Stroller



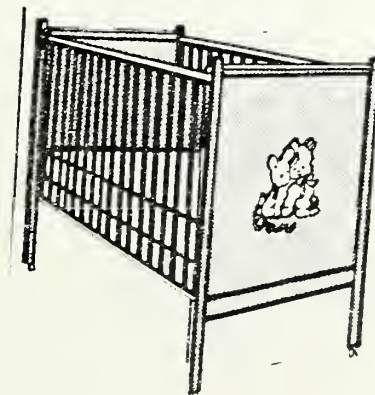
Gate



Infant seat



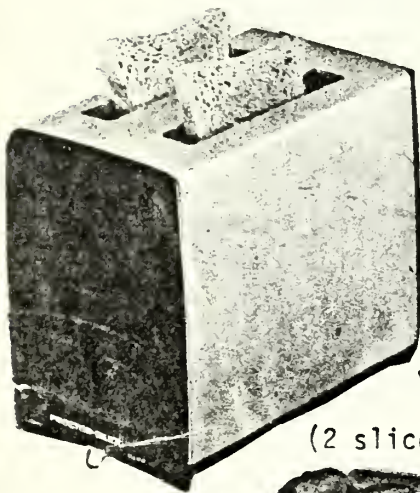
Bassinet



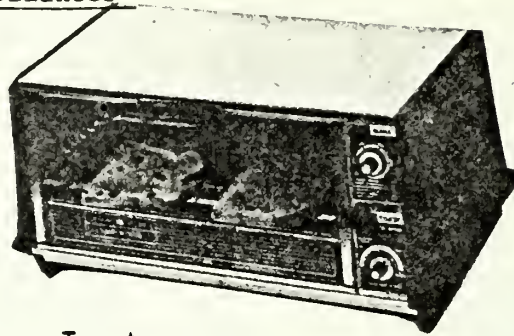
Crib

KITCHEN APPLIANCES

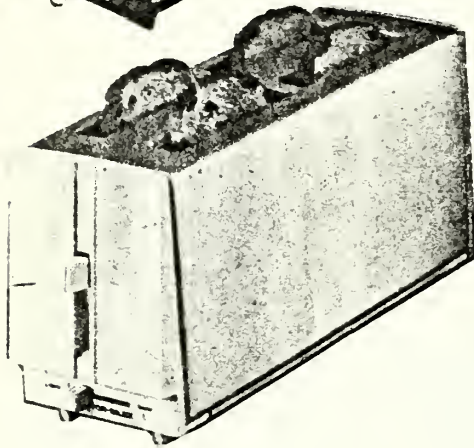
I. Kitchen and Home Appliances



(2 slices)

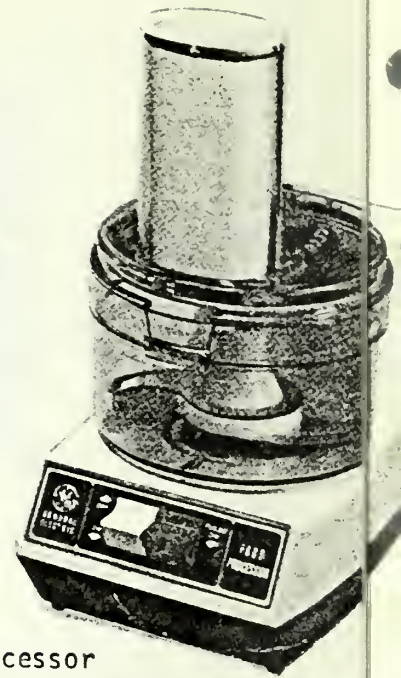


Toaster oven

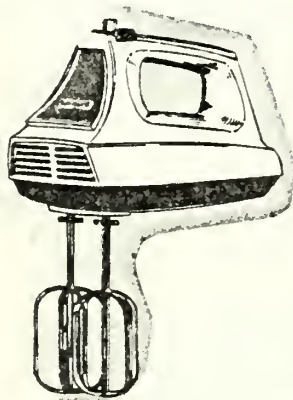


Toasters

(4 slices)



Food processor

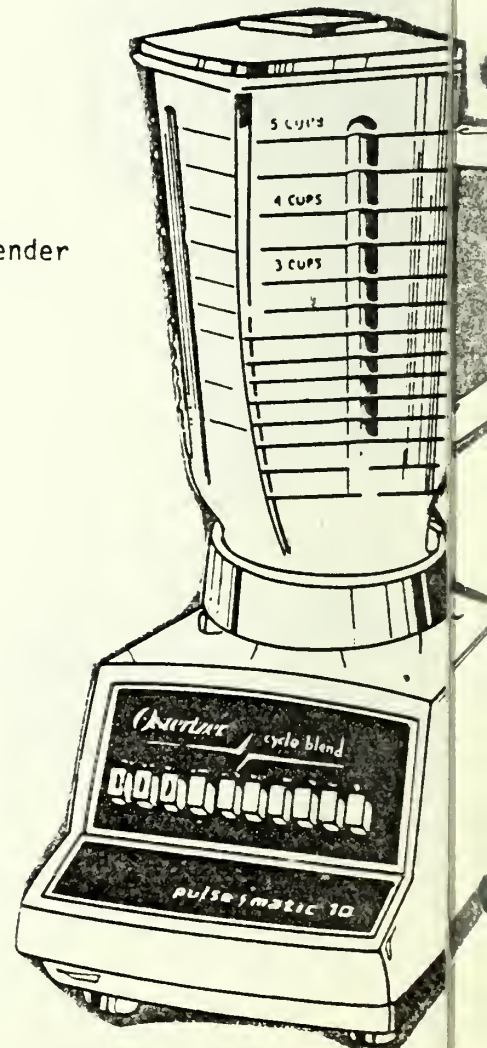


Hand mixer

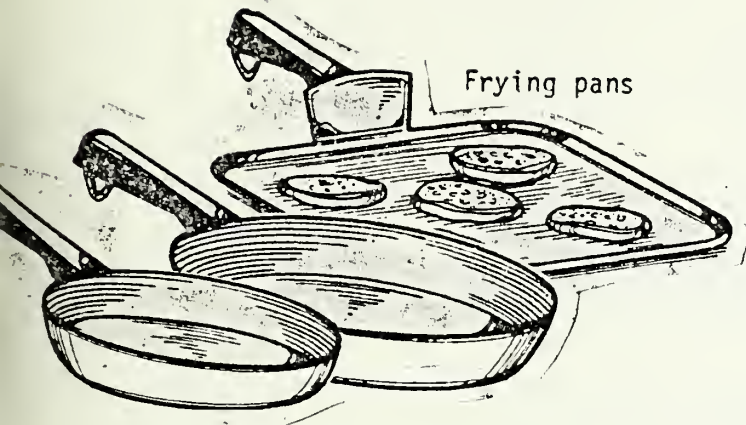


Mixer

Blender



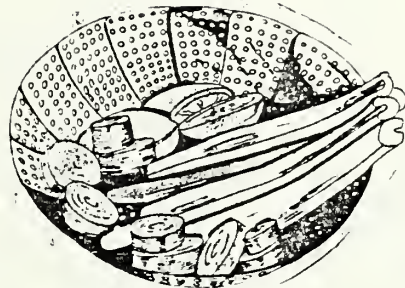
HOME APPLIANCES



Frying pans

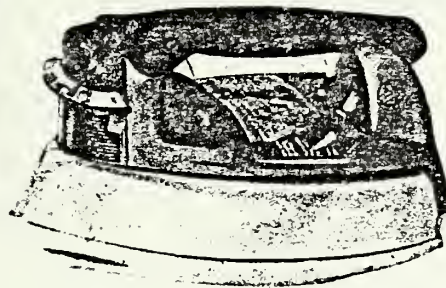
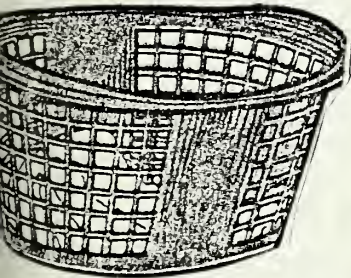


Kettle



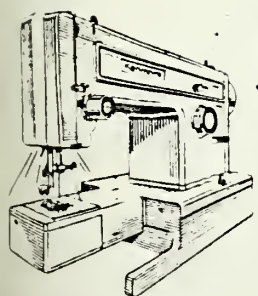
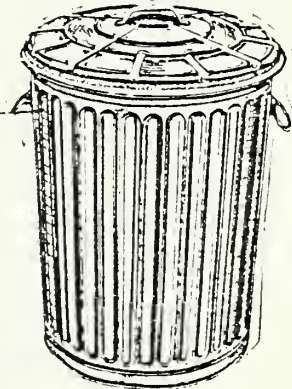
Vegetable steamer

Laundry basket

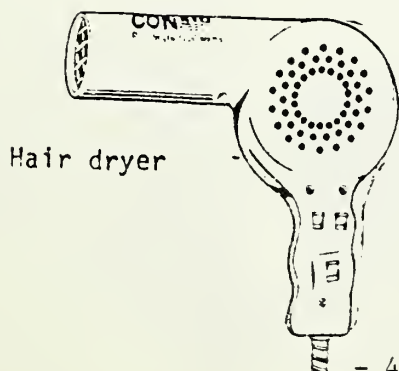


Iron

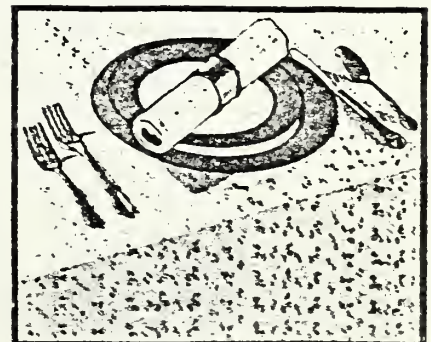
Trash can



Sewing machine



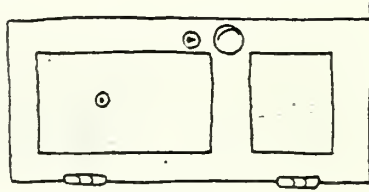
Hair dryer



How to set the table the American way.

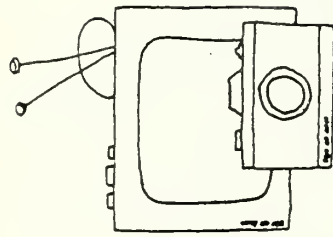
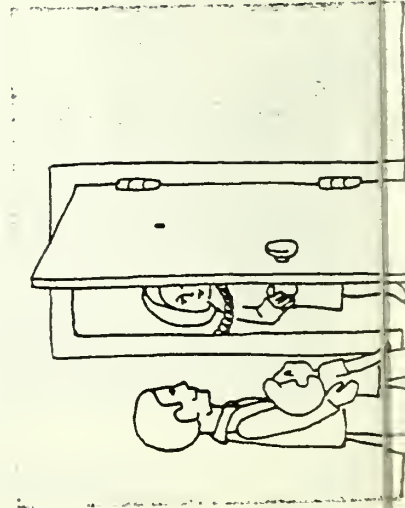
J. Tips on Home Security

- Never open your door to strangers. Have a peephole device installed. Make persons properly identify themselves before allowing them to enter your home.



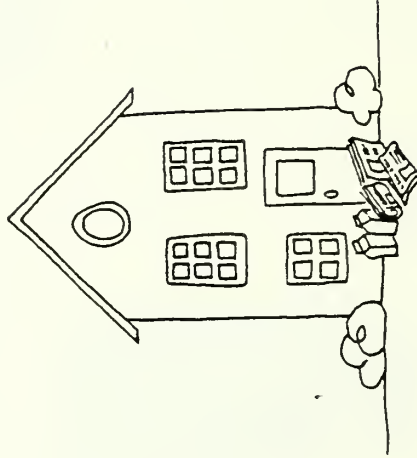
- Have adequate dead bolt locks installed on all exterior doors and use them.
- All exterior doors should have non-removable hinge pins.

- Beware of the many ruses used to gain entry to your home, e.g. having a child ask to use the bathroom, asking to use the telephone for emergency purposes.



- Participate in the Boston Police Department IDENT-I-GUARD program. Engrave your valuables.

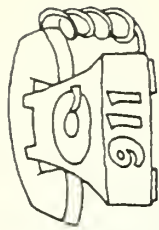
- Install good lighting outside your house.



- Arrange to have a friend or neighbor cut the lawn and sweep or shovel the sidewalk when you are away from home for any length of time. Notify the Post Office to stop your mail deliveries. Have your neighbor pick up any circulars that gather. Stop newspaper deliveries.

- If you arrive home and find that your home

intruder may still be inside. Go to a nearby



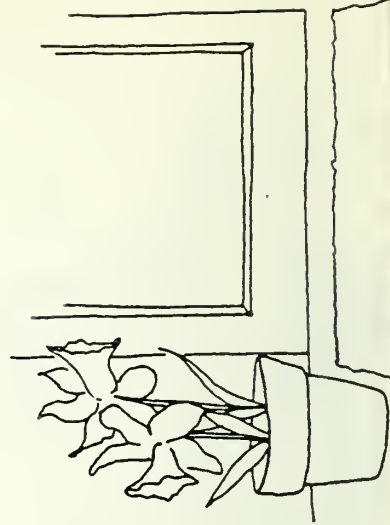
- Know your emergency telephone number for police, fire, and medical assistance — 911.

- Be alert in protecting your neighbor's home as well as your own. Note registration numbers of suspicious vehicles in the area and report them to police.



- Separate your house keys from your car keys when leaving your car for service. Don't tag your keys with your name and address.

- Never hide your house keys outside your home, such as the top of the door frame, under the doormat or the flower pot, or any of the dozen places that the intruder knows.



K. Tips in Case of Fire

It is estimated that 6,000 people died in home fires, yearly
Most died of smoke inhalation and toxic gas, rather than burns.
Most fires could be prevented.

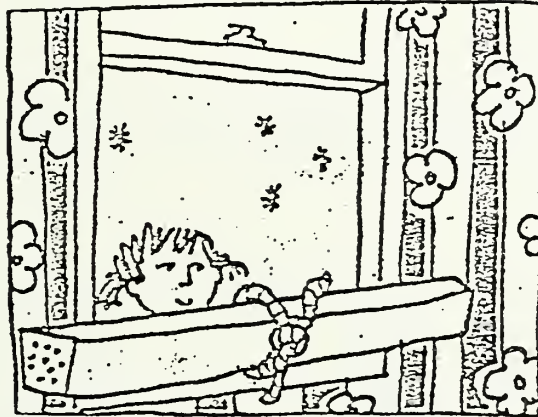
1. Protection

You can protect your family by:

- . installing smoke detector



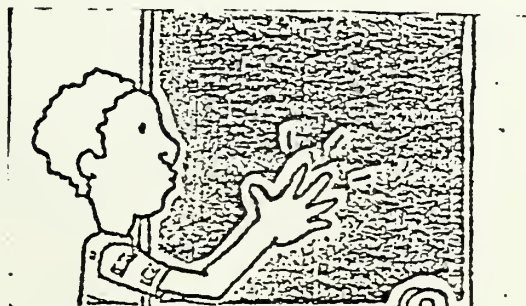
- . using rope ladder to climb out of a house on fire

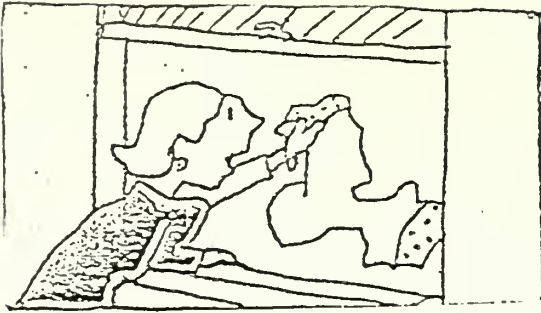


2. Plan for Escape:

Remember the following:

- * each bedroom should have 2 exits
- * close doors when you are sleeping to stop smoke and fire in case of fire.
- * before opening door to get out of the room during a fire, put your hand near the door, if it is hot, do not open it, if you do the flames and smoke will invade your room.





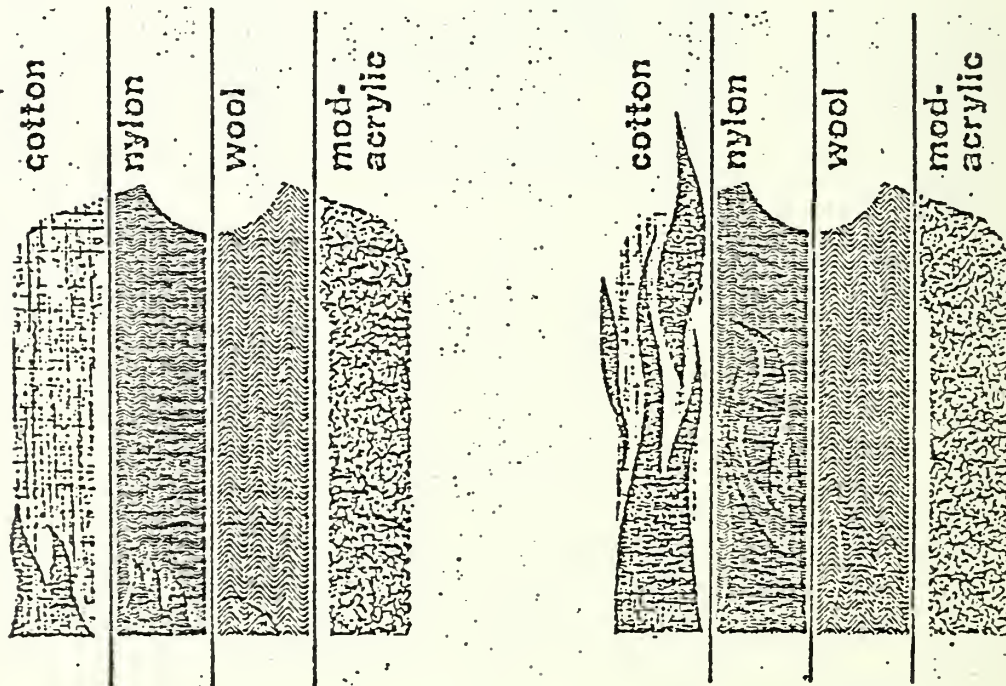
- . in case you cannot get out by the doors, it is safe to stand near the window and yell for help

3. Tips to remember when you are cooking or near a fire;

- . clothing has to be fitted and not loose
- . material thick, and weaving close burn slower than thin one.
- . all materials burn. Some faster than others, such as: cotton, nylon, wool. Materials made out of modacrylic could retard flames

4. Flame Resistant Clothing

Sleeping clothing for children has to be made of material that is flame resistant, according to federal law..Be careful when selecting clothing for children.



in 5 seconds

in 15 seconds

Degree of flammability

V. Food

A. American Attitudes About Food	47
B. Nutrition	48
C. Guide to Good Eating	51
D. Food for All Ages	52
E. Shopping for Food	55
F. Example of Food Storage	59
G. Cooking Methods to Save Food Value	60
H. Tips to Make the Most of Your Food Dollar	62
I. Examples of Food Coupons	63
J. Store and Restaurant Addresses in Chinatown	64
K. Map of Chinatown	65
L. Information About Food Stamps	66
M. The W.I.C. Program	68
N. Boston W.I.C. Information	70
O. Examples of a W.I.C. Coupon	71

"Home Management/Survival Skills"

V. FOOD

A. American Attitudes About Food

In the United States the food is very different from the food you are accustomed to in your country. Americans are very concerned with eating food that is healthy and "nutritious". We generally eat 3 meals a day; breakfast - in the early morning; lunch - in the middle of the day (12:00 noon), and dinner - in the early evening. Each meal is different and offers different kinds of food. Breakfast is usually cereal, toast, coffee, juice, bacon or sausage, eggs, donuts, etc. Lunch is usually a sandwich (made with 2 pieces of bread with "cold cuts" inside), soup, salad and a piece of fruit. Dinner is usually meat, vegetables, potatoes, and a dessert. Breakfast and lunch may require no cooking at all, but dinner is usually a cooked meal and the entire family eats together.

Buying food in the U.S. is also very different. There are very few "fresh" markets, and instead, we buy food at a "supermarket". We generally shop only one day each week and purchase all the food we will need for the entire week. This means you must think ahead and plan what kinds of food you will need to buy. It is helpful to make a "shopping list" to use when you go to the store.

Food is very expensive in the U.S. and it is important to use your money wisely. "Food Coupons" can be found in newspapers and magazines that can be used to help pay for certain items.

Since you are buying food for an entire week, you must store the food carefully so it will not spoil. Most food can be stored in the refrigerator or freezer, and should be wrapped in "aluminum foil" or "plastic wrap".

The food we eat in the United States is divided into 4 basic food groups. We are told that in order to stay healthy, we should eat some of each type of food every day. These food groups include: the Milk group (milk, cheese, yogurt, ice cream); the Meat groups (chicken, beef, pork, fish, eggs, beans, nuts, peanut butter); the Grain group (rice, noodles, bread, cereal); and the Fruit-Vegetable group (all fruits and vegetables). All of these foods can be bought at the "Supermarket".

B. Nutrition

Food is the basis of life.

It is the source of health, it gives you energy you need for everyday living, it affects your weight and height and even your strength to a great extent.

Food contains proteins, carbohydrates, fats, vitamins, minerals and water.

Since food is vital, you need to know about the nutritive content of foods, which ones are the best sources of various nutrients, and how to combine (or substitute) them into a healthful, balanced diet.

In short:

Food is what you eat, and nutrition is how your
your body uses food.

The important factor to remember is that no one food does everything and all foods have something good to offer. Therefore, you need to eat a variety of different types of foods to provide all the nutrients you need.

Nutrients in food can be classified in a 4 group system. For an American diet, the order to emphasize on different groups is as follows:

Vegetables/Fruit -- Bread/Cereal -- Milk -- Protein/Meat -- (Fats/Sugars)

For an Indochinese diet, it should be as follows:

Milk/Calcium --- Protein/Meat -- Bread/Cereal -- Fruit/Veg. -- (Fats/Sugars)

1. Milk/Calcium

You need milk for calcium, at least 16 oz. daily = 2 servings, and it provides 580 mg. calcium. Calcium is needed for the formation of bones and teeth, it is also required for blood to clot and for the heart to function normally.

Some Indochinese have intolerance of milk, because they lack an enzyme that could digest lactose, therefore many other foods can be substituted, such as: tofu, (fortified) soy milk, dried fish, fish sauce, ice cream and cheese. Some dark green

leafy vegetables like collards, mustard greens, turnip greens also provide some calcium.

2. Protein/Meat

You need 2 servings of meat daily. Count as a serving:

- 2 to 3 oz. of cooked meat (no bones)
- 1 egg
- 1/2 cup dry beans, dry peas or 2 tablespoons of peanut butter.

Protein is found in meat, poultry, fish, milk, cheese and egg, bread and cereals. Other vegetables like soybeans, chickpeas, dry beans and peanuts are good sources of proteins too. Proteins are needed to build the muscle tissue which holds the bone structure together and provides the strength to move and work. Protein also is part of the hemoglobin molecule in red blood cells that carries oxygen into the system.

3. Bread/Cereals

Carbohydrates are found in bread and cereals. They are the major source of energy in the diet. A marathon runner usually eats a diet high in carbohydrates before he runs, such as a big plate of spaghetti and meatballs, and drinks a lot of beer.

Protein is also found in vegetables in the form of starch (potato, sweet potato, peas, dry beans, peanut, soybean) and in fruit, in form of sugar. Bread and cereals also provide vitamins B complex and iron.

4. Fruit and Vegetables

Fruit and vegetables provide:

- Vitamins: vit. C (light green vegetables and citrus fruit);
Vit. A (dark green leafy veg., broccoli, raw cabbage, collards,
and dark yellow or orange color fruit & veg.) for night vision;
Vitamin C (ascorbic acid) helps in the cementing of body cells
together. Vitamin A plays an important role in eye function and
in keeping the skin and mucous membranes resistant to infection.
Liver and kidney are also excellent sources of Vit. A.

5. Fats/Sugars are found in butter, lard, sweets and alcohol.

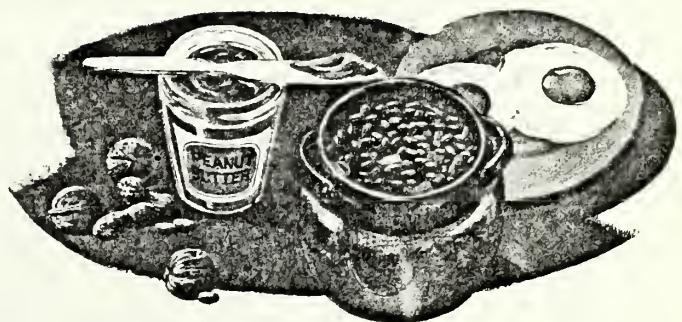
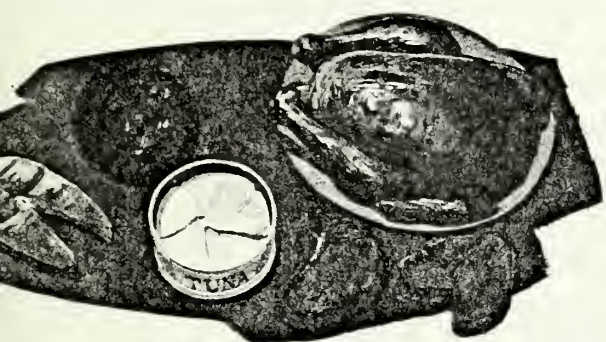
6. Nutrients and Energy

Almost all foods provide energy - some more than others. This energy is measured in calories. Food rich in fats, starches or sugars contain large amount of calories (or energy). Fat is the most concentrated source of energy. Foods that contain a lot of water (like watermelon, cucumber) have fewer calories. If you eat a diet that provides less calories than your body uses, you lose weight. On the other hand, if you eat a diet that furnishes more calories (energy) than you need, you gain weight.

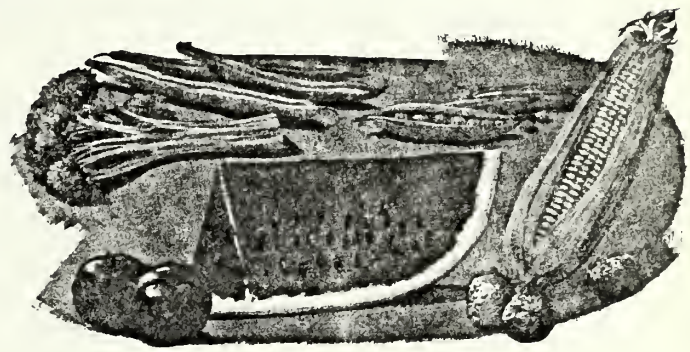
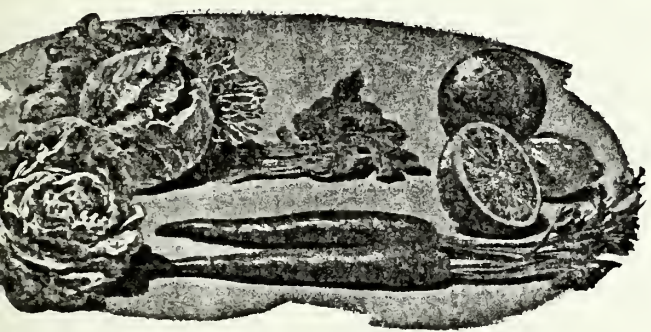
C. Guide to Good Eating



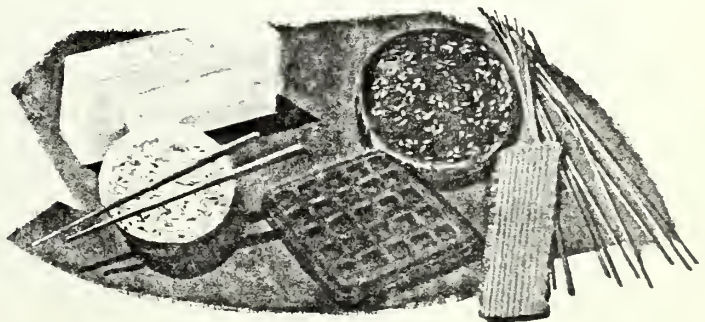
Milk 3 Servings



Meat 2 Servings



Fruit-Vegetable 4 Servings



Grain 4 Servings

D. Food For All Ages

Regardless of age, everyone needs the same nutrients, but often different amounts:

People doing hard physical labor need more energy than those who are less active.

A big, tall person needs more food than a little person.

Women need more iron than men.

1. Pregnant woman

A pregnant woman who maintains a balanced diet is likely to have a healthy pregnancy and a healthy baby. Her body has to cope with its own growth as well as the needs of the baby.

A daily diet of a pregnant woman should include at least:

- 2 servings of lean meat (fish, poultry or eggs)
- 4 or more servings of vegetables and fruit
- 4 servings of enriched whole-grain bread or cereals
- 3 or more cups of milk.

A pregnant woman should gain an average of 24 lbs. during pregnancy.

2. The infant

A good nutrition is especially important because the child grows and develops more rapidly during the first years of life than at any other time.

The baby's first food is milk. The mother's milk will ordinarily supply adequate amounts of all the essential nutrients during the first few months, except Vit. D, fluoride and iron. You can find Vit. D added in infant formula, evaporated milk or homogenized whole milk. To make sure your baby gets all the vitamins (C, D & iron) usually the doctor suggests you give your baby vitamins in the form of drops.

Solid foods such as cereal, then strained fruit and vegetable - may be added around 3 months of age. By 6 months, you can start the baby on junior food, a little coarser than the strained food. Also by this time, you can switch the baby to whole milk.

By then the baby will have 3 meals and 2 snacks, as follows:

- breakfast: 7-8 am : cereal, fruit, juice, milk
- snack: 10 am : juice, cracker & cheese, fruit
- lunch: 12 - 12:30: bread (noodle, rice) meat (fish, poultry),
vegetable, fruit.
- snack: 3 pm: juice (milk), cookie (or cheese & cracker)
- dinner: 5:30 - 6 pm: meat (fish or poultry), rice (or noodle, bread)
veg. milk/juice and dessert.

This is just a sample of a babys' meals, your pediatrician should be the best judge for your baby's diet.

3. Pre-school and toddler

Children between the ages of 2 - 3, grow less rapidly than during the first years. The diet during infancy should be continued with larger servings of meat, fish, eggs - fruit & vegetables - plenty of milk and bread/cereal/rice.

Some children need snacks between meals, get into the habit of giving them nutritious snacks, such as: raw vegetables (carrot, celery...) or a fruit, rather than potato chips or sweets.

4. The perilous teens

The teenage appetite is often huge, but appetite alone is not enough to insure he/she will get all the nutrients he/she needs. During their teens, boys and girls grow fast. A boy may grow 4 inches in height and gain 15 lbs. in weight in one year. They need food rich in protein, Vit. B and C, and in fact every other nutrient that they could include in their eating habits.

5. Later years

Growth ends somewhere during the later teens (18-19). Compared with the previous stage, men and women need less protein and calcium. Most of them use fewer calories than they did in their teens. When youth becomes middle age, and middle age becomes old age, that is when vision is not as clear, hearing not as sharp and the digestive systems may act up. This is also when the results of a poor diet through the years can be seen. All the nutrients that have been supplied - or not supplied - are giving the cells more - or less - strength to fight the aging

process and disease. Older people need even fewer calories. On the other hand, the eating habits of the elderly can be influenced by loss of teeth, retirement, reduced income, loss of spouse or a new environment (in the case that they have to move to a nursing home, or move in with a relative). One can almost say another cycle is started, infancy to old age; almost the same diet; soft, mild food, but with a difference: one diet to help growth, the other to keep a stable maintenance of the body.



E. Shopping For Food

1 To budget money for food

For a family of 4 - 6, if you have \$60.00 to spend on food a week, it should be distributed as follows:

- \$10 for breakfast: eggs, cereals, bread, juice...
- \$10 for lunch: cold cuts, breads to make sandwich, or instant noodle.
- \$20 for meat: pork, chicken, beef or organs (liver, kidney, heart...)
- \$5 for drinks: tea, sodas
- \$5 for vegetables and fruit: apples, oranges, cabbage, lettuce, carrot, bean...
- \$10 for miscellaneous over the week: fresh milk and bread...

2 To write a list of food you need (shopping list) and take it with you when you go shopping.

3 How to buy

- avoid national brands; buy "generic" or store brand
- look for specials that week
- use "coupons"

To buy:

- * meat: buy in bulk, cut into one meal size at home
- * chicken: it is cheaper to buy the whole chicken
- * fish: there are fresh fish, frozen fish and canned fish
- * eggs, organ (kidney, heart...): these can substitute for meat because it is cheaper
- * milk: there are fresh milk, canned and dry milk. You can mix 1/2 fresh milk to 1/2 (dry milk in water) to get nutritional value but, have more milk, therefore save money.



* fruit & vegetables: try to buy fresh ones when they are in season.

But there are also frozen and canned fruit and vegetables.

* bread/cereal/rice: look for the word "enriched" on these items.

Do not rinse rice when you cook.

4. Keeping food safe to eat:

* keep food clean: always wash hands when you touch food.

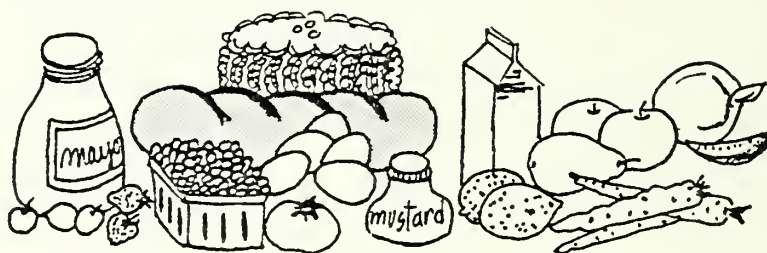
* cook food right:

. always cook pork thoroughly

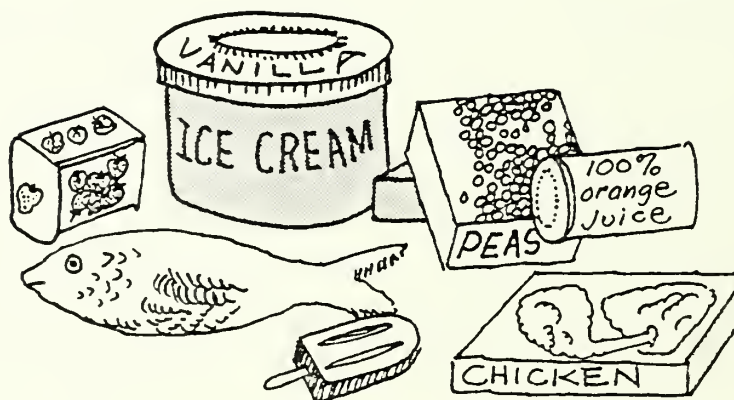
. do not boil vegetable, steam them. . . .

* store food correctly:

. in refrigerator: fruit, vegetables, eggs, milk, mayonnaise,
juice. . .



. in freezer: ice cream, frozen foods (vegetables, orange juice...)
and meat, poultry



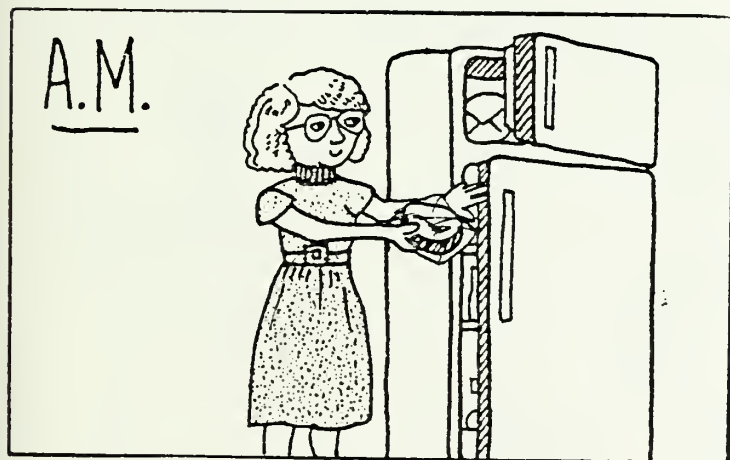
5. Tips for Freezing and Refrigeration

The meat, fish, poultry that you bought in bulk, are brought home, cut into one meal size, then wrapped carefully, and store in the freezer for later use. They can be kept for months, weeks.

One important thing to remember about frozen food is that once you take them out of the freezer and defrost them, they cannot be refrozen once they are thawed.



To get the frozen meat, poultry, fish ready to be cooked, you have to take it out of the freezer in the morning, put it in the refrigerator (for a small piece) or outside near the sink (for a larger size meat) to thaw it and it will be ready for you to cook in the afternoon.



In case you forget to take the meat out in the morning, you can:

- * cook it frozen but it will take a longer time.

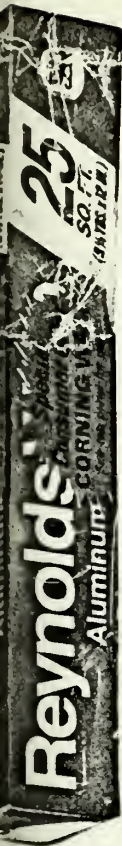
- * put the meat in a plastic bag and immerse it in cold water for awhile.

When you cannot eat all the food you cook that day, you have leftovers.

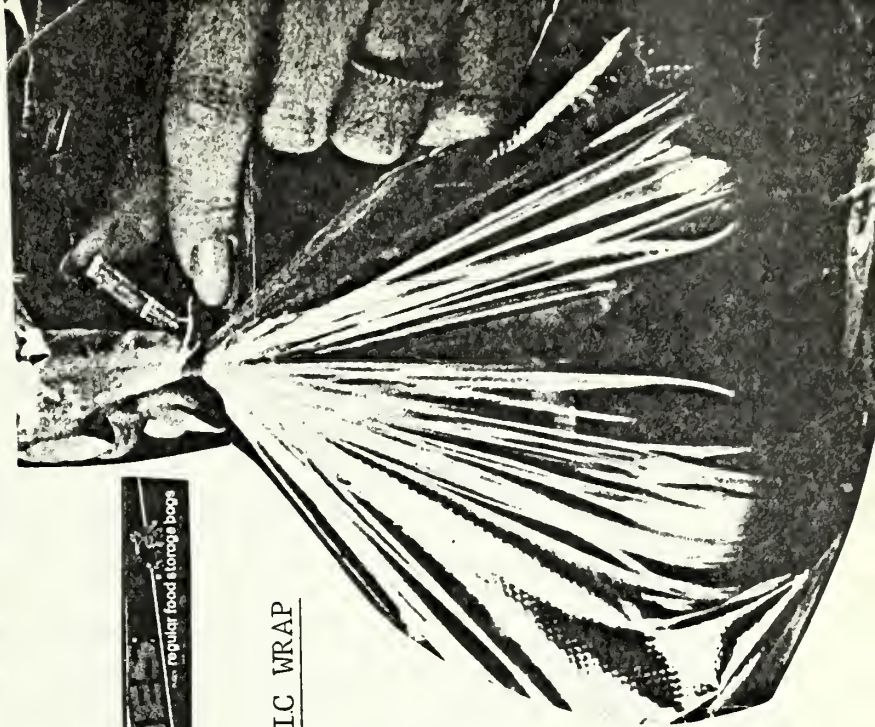
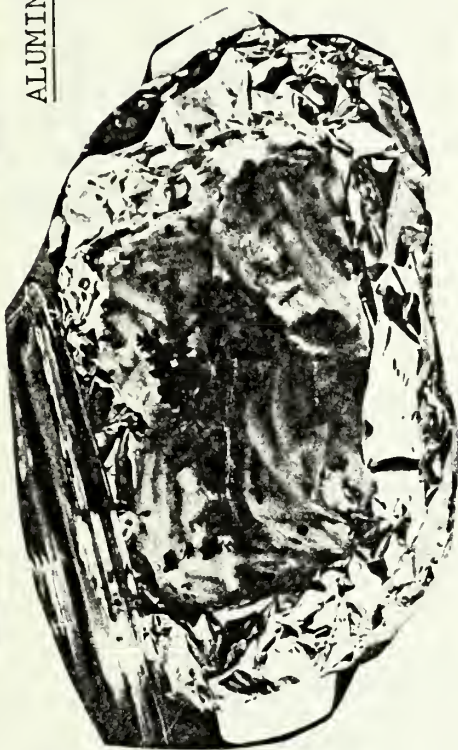
If you intend to eat leftovers the next day(s) or so, put it, covered, in the refrigerator; if you intend to eat it next week, put it in the freezer.

When your refrigerator has a strong smell, leave a small box of Arm & Hammer Baking Soda, open, in the refrigerator. Put a new box in, a few months later.

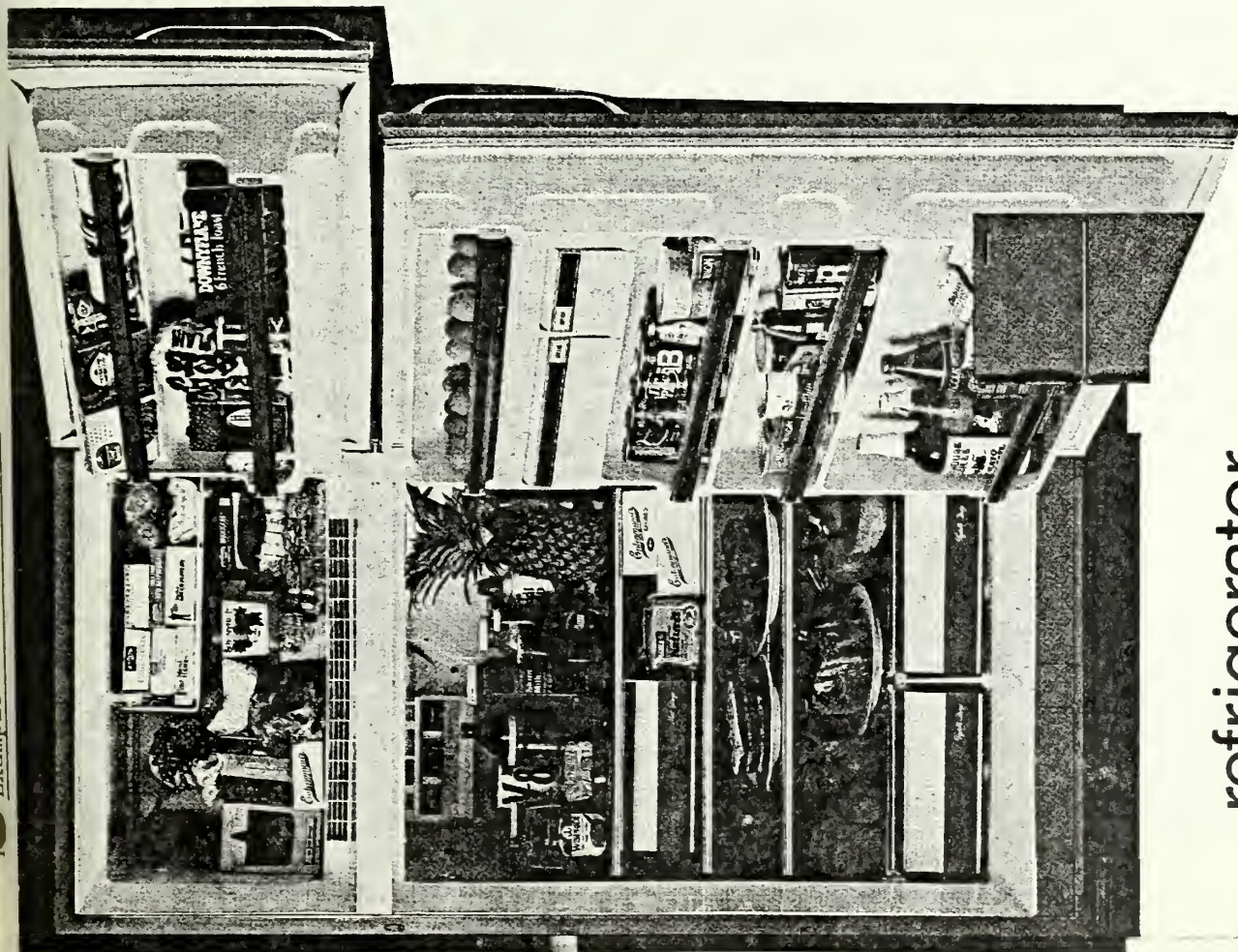




ALUMINUM FOIL



PLASTIC WRAP



refrigerator

G. Cooking Methods To Save Food Value



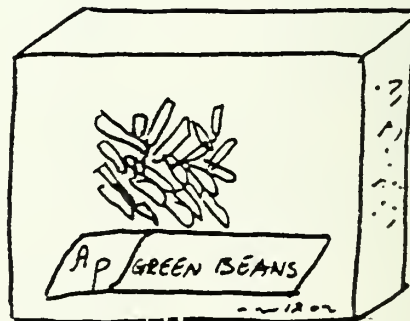
Sometimes you have to use canned food or frozen food, when: fresh food is not available or when the recipe calls for canned or frozen food.

1. Canned Vegetables

- * drain liquid
- * boil it down
- * reheat vegetable in this reduced stock (covered)
- * serve together

2. Frozen Vegetables

- * bring small amount of salted water to boil
- * add unthawed vegetable
- * cook covered
- * serve together



3. Fresh Vegetables



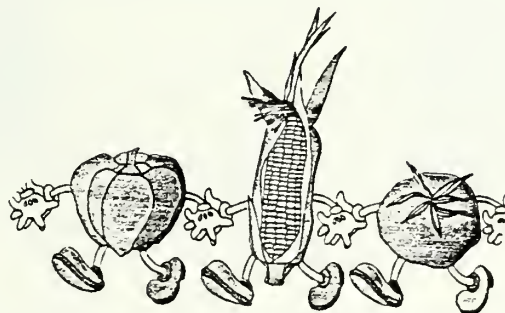
* Be sure vegetables are fresh. Best of all, grow your own. Time robs vegetables of vitamins A and C.

* Do not peel off the skin on vegetables (potato, carrots...)

* Do not throw the outer dark green leaves of lettuce, cabbage and cauliflower...

* Do prepare vegetables just before cooking. Do not unnecessarily stir, or mash while hot. Air robs vegetables of Vitamin C.

* Do not cook vegetables with a lot of water. Do steam them or cook covered in a small amount of water and do not throw the broth away, use it for soup or drinks.



H. Tips to Make the Most of Your Food Dollar

1. Weekly, check all items sold on special through:
 - the "Boston Globe", each Wednesday, in the "Food" Section look for the column "Before you Buy" compiled by the U.S. Department of Agriculture.
 - listings of specials by Supermarkets, like the Star Markets issue weekly.
2. Make a shopping list before you go to the Store.
3. Save the 'Coupons' on the items you purchase.
4. Compare prices between fresh, canned and frozen products. Compare unit pricing of items.
5. It is cheaper to buy the store brands than the national ones, or even cheaper buy the 'no name' products also called "generic products".
6. Buy fruit and vegetable of the season.
7. Do not buy readily prepared dishes; they are usually expensive and have additives. It is better to buy the ingredients and cook it yourself.
8. Avoid wasting food by storing it properly to avoid spoilage, and by cooking it correctly to keep all the nutrients.
9. When buying meats like beef or pork, it is cheaper to buy a big piece, that you will cut into a-meal-piece, wrap in foil or plastic wrap, then store it in the freezer. Take this frozen piece of meat out before you leave the house for work or school and it will be ready to be used when you come back later in the day. For chicken it is economical to buy the whole chicken rather than cuts. Chicken wings are the most expensive parts of the chicken.
10. Sometimes, substitute meat with eggs, liver or kidney. They are equally nutritious, but much less expensive.
11. When in school or at work, bring a "lunch box". Eating out could be very expensive.
12. Don't buy household products (like pots, pans, dishes...) in the Supermarkets. You save more by getting them in Department Stores, such as Caldor, Zayre, Bradlees, etc.

I. Examples of Food Coupons

25¢

STORE COUPON FT10

25¢

Save 25¢

when you purchase any box of Lipton® Flavored Tea Bags



TO THE GROCER: Thomas J. Lipton, Inc. will redeem this coupon at face value plus 5¢ for handling, if conditions of offer have been complied with by you and your customer. Invoices proving purchase of sufficient stock to cover coupons presented for redemption must be shown upon request. Coupon may not be assigned or transferred. Customer must pay any sales tax. Cash value—1/20¢. Coupon will not be honored if presented through outside agencies, brokers or others who are not retail distributors of our merchandise or specifically authorized by us to present coupons for redemption. Void where prohibited, taxed or restricted. Good only in U.S.A., its territories and Puerto Rico. For redemption of properly received and handled coupons, mail to THOMAS J. LIPTON, INC., Box 1700, Clinton, Iowa 52734.

Good only upon presentation to retailer on purchase of product described. Any other use constitutes fraud.

Coupon expires December 31, 1979.

OFFER LIMITED TO ONE COUPON PER PURCHASE.

25¢

STORE COUPON FT10

25¢

7¢

STORE COUPON

7¢

Save 7¢

on any of these Aunt Jemima Jumbo Waffles



GROCER: As our agent you may accept this coupon from retail customers. IF YOU RECEIVE IT ON THE SALE OF THE SPECIFIED PRODUCT WE WILL REIMBURSE YOU FOR THE FACE VALUE OF THIS COUPON PLUS 5¢ FOR HANDLING. Any other use may constitute FRAUD. Proof of purchase must be submitted upon request. This coupon is void if taxed, licensed, restricted, or wherever prohibited by law. Consumer must pay any sales tax. OFFER LIMITED TO ONE COUPON PER PACKAGE. SEND TO: THE QUAKER OATS COMPANY, P.O. BOX 4106, OAK PARK, ILLINOIS 60303. Coupon expires December 31, 1978.

7¢

STORE COUPON

7¢

10¢

STORE COUPON

10¢

Save 10¢

when you buy TWO Pints, Quart, or ONE 48 oz. jar of MIRACLE WHIP® Dressing



TO THE GROCER: You are authorized to act as our agent in redeeming this coupon. We will reimburse you for the face value of this coupon plus 5¢ for handling coupon, provided you and the customer have complied with the terms of this offer. Proof of purchase of sufficient product specified to cover coupons redeemed must be furnished upon request. Redemption through outside agencies, brokers, etc., will not be honored unless authorized by Kraft. The customer must pay any sales or similar tax on product purchased. Coupon void if use is prohibited, restricted or taxed. Good only where this offer is displayed or advertised. Cash redemption value of coupon 1/20¢. Redemption on other than product specified constitutes fraud.

KRAFT, INC., RFG
P.O. BOX 1080
CLINTON, IOWA 52734

ONE COUPON PER ITEM PURCHASED

10¢

STORE COUPON

10¢

10¢

STORE COUPON

10¢

Save 10¢ when you buy any flavor and size of Log Cabin® Syrup.



TO THE RETAILER: General Foods Corporation will reimburse you for the face value of this coupon plus 5¢ for handling if you receive it on the sale of the specified product and if, upon request, you submit evidence thereof satisfactory to General Foods Corporation. Coupon may not be assigned or transferred. Customer must pay any sales tax. Void where prohibited, taxed or restricted by law. Good only in the U.S.A. Cash value: 1/20¢. Coupon will not be honored if presented through outside agencies, brokers or others who are not retail distributors of our merchandise or specifically authorized by us to present coupons for redemption. For redemption of properly received and handled coupon, mail to: General Foods Corporation, Coupon Redemption Office, P.O. Box 103, Kankakee, Illinois 60901. Limit—one coupon per purchase. This coupon good only on purchase of specific product indicated. Any other use constitutes fraud.

Offer expires February 28, 1979.

GENERAL FOODS CORPORATION

10¢

STORE COUPON

10¢

7¢

STORE COUPON

7¢

Save 7¢

on ONE 1-lb. package of PARKAY® Margarine



TO THE GROCER: You are authorized to act as our agent in redeeming this coupon. We will reimburse you for the face value of this coupon plus 5¢ for handling each coupon, provided you and the customer have complied with the terms of this offer. Proof of purchase of sufficient product specified to cover coupons redeemed must be furnished upon request. Redemption through outside agencies, brokers, etc., will not be honored unless authorized by Kraft. The customer must pay any sales or similar tax on product purchased. Coupon void if use is prohibited, restricted or taxed. Good only where this offer is displayed or advertised. Cash redemption value of coupon 1/20¢. Redemption on other than product specified constitutes fraud.

KRAFT, INC., RFG
P.O. BOX 1080
CLINTON, IOWA 52734

ONE COUPON PER ITEM PURCHASED

7¢

STORE COUPON

7¢

J. Store and Restaurant Addresses in Chinatown

on Beach Street:

- #21: "MING'S": fish sauce (the best: the Squid Brand, from Thailand), rice paper, soy sauce, dry mushrooms, big bag of rice (25 lb., 50 lb., 100 lb.) dry noodles, shrimp fritter, dry lemon grass, etc.
- #55: "CWH CO.": all the above: prices relatively higher on some items - but they have "fresh belly" cut of pork for "thit kho".
- #54: "HO YUEN BAKERY": cake, dumplings
- #68: "HOY SUN": Fish market with fresh frozen shrimp, fish

on Hudson Street:

- #5: "TUNG HING LUNG CO.": fresh noodles, fresh to fu and fresh products made of soybean.

on Oxford Street:

- #34a: "SUN SUN": Fresh vegetables and dry goods

Two restaurants:

- "Moon Villa" 23 Edinboro, lunch and week end - "dim sum"
- "House of Toy" 3 Hudson, good food especially sea food

Note: Avoid buying staples food (that you can purchase in supermarkets) in Chinatown. The prices are usually higher.

tunnel

K. Map of Chinatown

expressway

kingston

edinboro

essex

pingon

oxford

House of
Toy

hudson

hudson

Moon
Villa

(4)

Hay Sun

beach
68

Tung Hing
Luncheon

(5)

kneeland

harvard

tai

tyler

(6) Sun Sun

34a

(3)

Ho Yuen

45

CW H.C.

(2)

Ming's

(1)

beach
21

harrison

washington

tremont

lagrange

stuart

boyiston

L. Information About Food Stamps

Food Stamps are "coupons", given by the Government, that a person uses in a market to "pay" for the food, instead of money.

Food Stamps are for people who are receiving welfare, or cannot afford to pay the high price of food in the market.

To apply for Food Stamps, you must make an appointment at your local Department of Public Welfare Office, and meet with a worker who will ask you questions to determine how many food stamps you are eligible to receive each month.

The amount of food stamps is different for each person (or family), because it is based on your family size and your financial circumstances

When you go for your appointment at the Welfare Office, be sure and bring:

social security card for everybody in your family

I-94 for everybody

any recent bills you may have (rent, telephone, electricity)

It will take 30 days from the date you apply for you to receive your food stamps. Unless you have no money for food, you will be given Emergency Food Stamps that very day.

When the worker determines that you are eligible for food stamps, you will be given:

1. A.T.P. card (Authorization-to-Purchase card). This card will have your name, address and social security number printed on it. It will also indicate the amount of food stamps you can receive on the card. You will be exchanging this card for Food Stamps. At the beginning of each month, you will receive a new A.T.P. card in the mail.
2. A white Identification Card. You must have this card with you in order to get the Food Stamps.

The A.T.P. card must be used before the last day of that month in which it was issued. If you do not exchange it for the food stamps that month, it will become invalid. However, once you exchange the A.T.P. card for food stamps, you can use the food stamp - any time - even after that month has ended.

You can exchange the A.T.P. card for the food stamps at many places: State Street Banks, Osco Drug Stores, Bradlees Stores, or Zayre Stores.

Not all markets (or groceries stores) will accept food stamps, so you should look for a sign that says: WE ACCEPT FOOD STAMPS, or ask someone in the store before you do the shopping.

Food Stamps are to be used only to buy food. They cannot be used for cigarettes, paper products (toilet paper, paper napkins...), soap, beer, liquor or cleaning products. You cannot use food stamps for the restaurant.

3. Additional Information About Food Stamps

to write down the name and telephone of your welfare worker so you can call him/her in an emergency.

notify your welfare worker immediately if you have any change of address, of any increase of income that exceeds \$25.00.

if you are receiving "WIC" coupons, you still receive food stamps.

if you think you cannot go to the stores or banks to exchange the A.T.P. for food stamps, you can name an "authorized representative" (a relative or an English speaking person) who can exchange them for you. You must name this person at the time that you apply for food stamps - so that their name can be typed on the A.T.P. card. Please use the same person at all times.

yes!



liquor



tobacco



pet food



soap



household supplies



NO!



M. The WIC Program

1. What is WIC?

WIC (supplemental Feeding Program for Women, Infants and Children) is a federal funded program which provides food and nutrition counseling as part of health care to women, infants and children who are found to be at nutritional risk. WIC is available to women throughout their pregnancy and up to 12 months postpartum if breastfeeding, or 6 months if bottle-feeding and to children from 0-5 years.

2. Who is Eligible?

Applicants for WIC must meet the following program requirements:

- * live in a program area (list of WIC programs on enclosed pamphlet)
- * meet the income standard (low or moderate income)
- * be at nutritional risk, as determined by the WIC nutrition assessment, for one or more of the following reasons:

- Anemia
- Inadequate growth pattern
- Nutrition-related chronic conditions
- Obstetrical history or conditions that predispose to nutrition risk
- Nutritionally inadequate food intake.

3. What Does a WIC Participant Receive?

* Vouchers for Specific Foods

For women and children: milk, cheese, eggs, iron-fortified cereal, and vitamin C fortified fruit juice.

For infants: iron-fortified formula (milk or soy based), iron-fortified infant cereal, and vitamin C fortified juice. Whole milk and evaporated milk are available for infants over 6 months of age. Special formulas are provided only with a physician's written request.

For children with special needs: formula as prescribed by a physician, iron-fortified cereal and vitamin C fruit juice.

4. Nutrition Care

Pregnant and postpartum women and parents of children on WIC are given help with food choices and feeding practices. This guidance is based on the nutritional assessment completed at the initial visit to WIC. Several goals of the nutrition education efforts of WIC are: an adequate weight gain in pregnancy; increased practice of breastfeeding; infant feeding practices based on current nutrition knowledge; reduced incidence of iron deficiency anemia; establishment of sound nutrition practices among young children.

5. Referrals to Needed Medical or Social Services

Participants who are receiving no medical care will be referred to local physicians or clinics, including the WIC agency when possible. Participants already receiving health care may continue to use their customary physician or clinic and still receive WIC benefits.

WIC also provides referrals to social services when needed.

6. What Contact Will Occur Between the Health Care Provider and WIC Program Once a Participant Has Enrolled in WIC?

Upon request, the WIC nutritionist will provide the physician with a copy of the nutrition assessment of the participant.

Medical referral forms must be completed by the health care provider every 6 months, for infants and children, in order to reevaluate the participant.

7. How is WIC Administered?

WIC is funded by Congress. It is administered by the United States Department of Agriculture, Food and Nutrition Service and in Massachusetts by the Massachusetts Department of Public Health.

Locally, WIC programs are operated by non-profit community or health care agencies under contract with the Massachusetts Department of Public Health. Please feel free to contact WIC at the local or State office concerning the care of patients or for further information. Copies of enclosed forms and leaflets are available from the State office.

State WIC Office
39 Boylston Street
Boston, MA 02116
(617) 727-1246

N. Boston WIC Information

1. WHERE TO SHOP: Use ONLY the stores listed below.

<u>Stop & Shop</u>	<u>Stop & Shop</u>	<u>Star Market</u>	<u>Star Market</u>	<u>Purity Supreme</u>
Washington St.	Watertown Mall	Western Ave.	Beacon St.	Harvard Ave.
Brighton	Watertown	Allston	Brookline	Brookline

<u>Gray's Market</u>	<u>Boston Food Coop.</u>	<u>Thorndike Pharmacy</u>
Oak Square	Cambridge St.	Commonwealth Ave.
Brighton	Allston	Allston

For all kinds of baby formula: Friendly Pharmacy
1 No. Beacon St.
Union Square
Brighton

2. WHEN TO SHOP: Each voucher is good for 30 days after the issue date, in the top right hand corner. Always check this date before you shop to make sure the voucher is valid. Try and space the times you shop so that you do not run out before you pick up your next set.
3. WHO SHOPS: Only the person who signs the vouchers at the time they are picked up may shop with them. If you cannot pick up your vouchers and want to send someone else to get them for you, please remember:
- the individual picking up must be at least 18 years old.
 - you must write a note giving someone else permission to get your vouchers.
 - that person will have to shop with the vouchers for the entire month.
4. AT THE STORE: Bring an ID to the store with you. Some stores require identification when using WIC vouchers. Buy only the right foods. Look for the shelf markers marked WIC foods. These will help you choose the foods approved by WIC. Separate your WIC foods from your other food items, and tell the cashier that you have WIC vouchers. The cashier will have you sign each WIC voucher again, and will make sure that the 2 signatures match. It is your responsibility to make sure that the cashier enters the proper amount on each coupon you use.

Call the WIC office if you have any questions or problems at the stores.

St. Elizabeth's Hospital WIC office: 782-7000, ext. 2439

Allston Brighton Neighborhood Health Center: 783-0500

CHIP Office, #13 Fidelis Way, Apt. 499: 254-6644 or 787-2727

0. Example of a WIC Coupon

front

PARTICIPANT ID. NO.	NAME OF PARTICIPANT	LOCATION	VOUCHER NO.	DATE OF ISSUE

**NOT VALID
WITHOUT
WIC
PROGRAM
STAMP**

BRADFORD TRUST COMPANY OF BOSTON
BOSTON, MASSACHUSETTS
MASSACHUSETTS WIC PROGRAM

**VENDOR: FILL IN
& AMOUNT BELOW**

**NOT VALID
WITHOUT WIC
VENDOR STAMP**

PAY
to the
order of
Vendor of

3 half gallons and 1 quart or
equivalent liquid milk
1 1/2 dozen large eggs
up to 36 oz. WIC cereal
2 qts fresh or 2 1/2 oz frozen juice

5-168
110

UNAUTHORIZED VENDORS MAY NOT ACCEPT THIS VOUCHER

SIGNATURE

**VENDOR: VOID FOR PURCHASE 30 DAYS
AFTER DATE OF ISSUE. VENDOR MUST
DEPOSIT WITHIN 60 DAYS FROM DATE
OF ISSUE. NOT VALID IN EXCESS OF \$25**
see allowable wic foods on back

COUNTER SIGNATURE

1:0110001681
1000040081

back

WIC APPROVED FOODS	
<p>MILK</p> <p>Whole Skim Low fat Evaporated Non fat dry Buttermilk</p> <p>(gallons, half-gallons or quarts)</p> <p>CEREAL</p> <p>BUC-WHEATS CONCENTRATE CORN TOTAL COUNTRY CORN FLAKES CREAM OF WHEAT KIX MALT O MEAL PRODUCT 19 TOTAL</p> <p>CHEESE (Domestic, Non-Deli only)</p> <p>American Colby Monterey Jack Cheddar Swiss</p> <p>(No cheese food or spread allowed)</p>	<p>INFANT FORMULA</p> <p>Must be iron-fortified liquid concentrate or powder (Ready to feed only when specified on voucher face)</p> <p>INFANT CEREAL</p> <p>Boxed iron-fortified All brands</p> <p>INFANT JUICE</p> <p>All flavors and brands</p> <p>(100% fruit juice only) Orange, Grapefruit — fresh or frozen Seneca Apple Juice — frozen only</p> <p>1 12 oz. can frozen may be substituted for 2 6 oz. cans frozen</p>

VI. Health Care

A. Health Care Philosophy	73
B. Health Care in America	74
C. How to Use Drugs Properly	76
D. Buying Off the Counter and Prescription Drugs	77
E. Drugs and Pregnancy	78
F. Drug Store Shopping	79
G. Examples of Drug Store Items	80
H. The Medicine Chest	84
I. Poison Emergencies	85
J. Wounds, Burns, Stings and Bites	86
K. Immunization Check List to Protect Your Child's Health	87

"Home Management/Survival Skills"

VI. HEALTH CARE

A. Health Care Philosophy

The United States does not have a free health system for everyone. It is each person's responsibility to find their own family doctor and dentist, and you have to pay them for their services. In this country, we also practice what we call "preventive" health care. This means that we visit the doctor (or dentist) even when we are well to have a "check-up". The doctor (or dentist) makes certain that we are healthy, and can detect if the slightest thing is going wrong before it becomes too serious.

If you do not have a doctor, you can get emergency care at most hospitals. You can go to the "Emergency Room", or if you are too sick, you can call 911 and ask for an ambulance to take you. This is only used for very serious illness.

Most Americans buy medical insurance to help pay hospital and doctor bills. You may buy a policy from an insurance salesman, or you can arrange for insurance where you work. When you take a job, ask your employer about medical insurance. Most employers offer insurance for all employees and their families and they pay for it.

B. Health Care in America

1. What is the nature of Health Care in the U.S.?

Health Care is preventive in nature, it entails regular medical check-ups even if you are not sick. You should have a medical check-up each year, and a dental check-up every 6 months.

Remember- it is much easier and cheaper to prevent illness than to cure it.

2. Who is in charge of Health Care?

No one is responsible for the overall organization and delivery of health services. It is divided between the private sector and various organizations. (Health clinics and hospitals.)

3. Are there many kinds of Doctors in Medicine (M.D.)?

If a doctor is specialized in general medicine, he is called a General Practitioner. There are many other types of doctors, too. For instance:

- Pediatrician - specializes in infants and young children.
- Dentist - Care of teeth.
- Ophthalmologist - care and treatment of the eyes.
- Dermatologist - skin doctor.
- Obstetrician - specializes in child birth.
- Gynecologist - disease and hygiene of women.
- and there are many other kinds of doctors.

4. What is the difference between a Hospital and a Clinic?

A Clinic is usually a smaller facility than a hospital that treats illness on an "inpatient" basis. This means that you can visit a doctor for an illness or injury, but if it is serious, or if you need overnight care, you must go to a hospital.

A Hospital is a large facility that serves all kinds of health care needs. In a hospital there are many departments such as.

- The Emergency Room - for people suffering from emergency illness (car accident, high fever, heart attack).
- The Maternity Ward - for women having a baby, a nursery is usually on the same floor, and is where the newborns are kept.
- The Laboratory - where tests for illness are done (blood test, urine test, etc.)
- The X-Ray Department - where X-rays are taken.
- The Internal Medicine Department - for problems with internal illness.

And many other departments.

Remember - in a hospital there are many rules. There are special visiting hours, children may not visit, and you must always be quiet.

5. How do you pay for Medical Care?

For low income people, the government provides Medicaid and Medicare (for 65 and older). When you are working, most places include medical insurance as part of their benefit plan.

C. How to Use Drugs Properly

Using drugs properly can:

- promote healing
- stabilize a condition
- or just help us feel better

Misuse they can create or intensify serious problems.

There are two kinds of drugs:

- prescription drugs
- over-the-counter (TC) drugs.

Your doctor cannot give you a correct prescription unless you give your doctor the necessary information, tell the doctor:

- other conditions for which you have been or are being treated
- other doctors you are seeing
- other drugs you are currently taking
- any allergy to food or drugs.

Before accepting a prescription, ask the doctor:

- About the Treatment:
 - . what am I treated for?
 - . when should I return for checkup?
- About the prescription:
 - . what name will be used on the label?
 - . what does the drug accomplish?
 - . how quickly should it take effect?
 - . any side effects?
 - . how long should I take?
 - . where should it be stored?
 - . can it be refilled?
- About the dosage:
 - . how frequently?
 - . how much? Is there a daily maximum?
 - . should I take it with liquids, alcohols, food other drugs?
 - . what if I miss a dosage?
 - . will the drug affect my diet or activities?

Take the prescription to the drugstore without delay. It is best to use the same pharmacy for all your prescription, to enable communication between the pharmacist and your doctor. There is substantial difference in service and price, so shop around before choosing a regular pharmacy.

Ask the Pharmacist if you still are unclear about the dosage.

D. Buying Off The Counter and Prescription Drugs

1. Buy, whenever possible, the generic form of the drug rather than its brand name version.
2. There is a wide frange of prices for the same medication.
3. Always discuss with the doctor what the possible: (1) side effects; (2) correct dosage; and (3) the timetable for the drugs to be taken
4. Throw out all prescription drugs by their expiration date.

E. Drugs and Pregnancy

1. Almost everyting ingested or injected into the mother can be expected to reach the fetus within a few minutes.
2. It is advised that pregnant women avoid all medication for the relief of minor symptoms especially during the first three months of pregnancy.
3. If you are vaccinated against rubella, avoid becoming pregnant for at least three months.
4. No X-rays should be taken during pregnancy.
5. Avoid antibiotics, especially tetracycline.
(except penicilin)
6. Cigarette smoking has been proven to lead to:
 - a. miscarriage
 - b. stillborn
 - c. low-birth weight babies

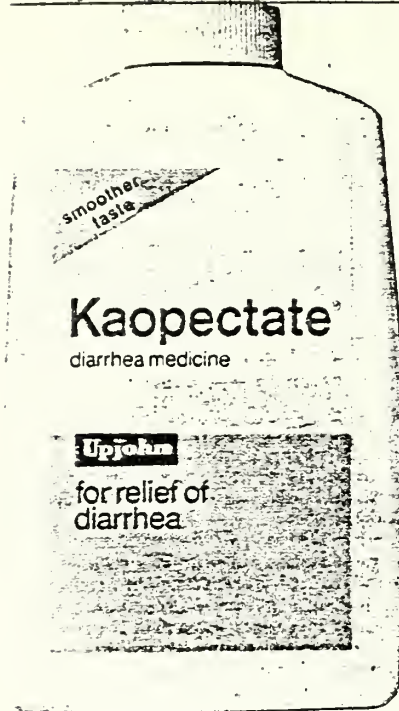
F. Drug Store Shopping

In the U.S. people go to the Drug Store to buy the following items:

1. over the counter drugs (no prescription needed; aspirin, cold remedies, ointment....)
2. prescription drugs
3. cosmetics (lipstick, nail polish, etc.)
4. toiletries (shampoo, deodorant, soap, shaving blades and shaving cream, tooth brush, toothpaste)
5. birth control devices
6. film and photo processing
7. panty-hose
8. feminine hygiene products
9. candy and cookies
10. paper goods (cards, wrapping paper, tissues, paper towels, toilet paper, pen, pencils, glue, adhesive tape)
11. baby products
12. health care aids (heating pad, ice pack, humidifier)
13. cleaning products (detergent, dishwashing liquid, sponge, etc.)

Make sure to stock up on special sales of the week, buy "generic" brand whenever you can.

Some inexpensive drug stores are: CVS, Heartland Drugs, MediMart, Osco Drug, Rexall Drugs, Carroll Cut-Rate.



VASELINE
PURE
PETROLEUM
JELLY

15 ounce

1.09

Our Regular 1.77



Maalox
12 oz liquid

1.49

- Number one selling antacid
- Not chalky
- Pleasant tasting

12 FL. OZ.

DI-GEL
TABLETS
Anti-Gas
Antacid

DI-GEL
ANTACID &
ANTI-GAS
TABLETS
Mint
30 count

66¢

Our Regular 93¢

BAND-AID
plastic
strips

70's

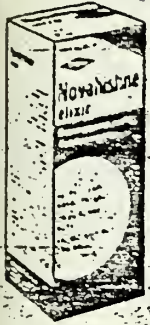
BAND-AID BRAND
VALUE PACK
PLASTIC OR SHEER 70's

1.19

KLEENEX
FACIAL TISSUE

200 ct.

59¢

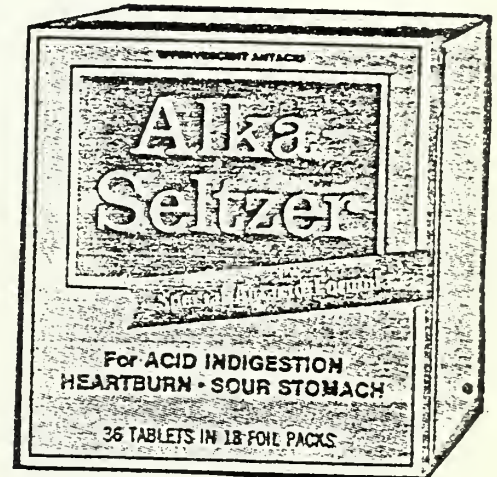
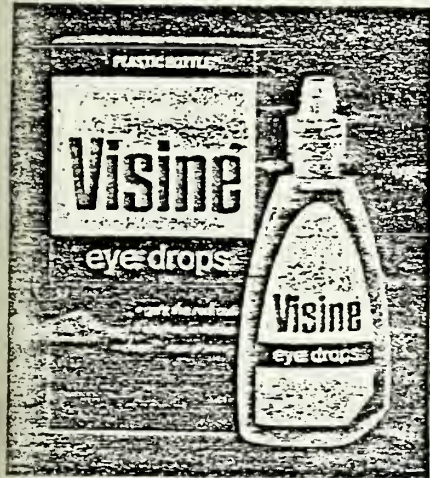
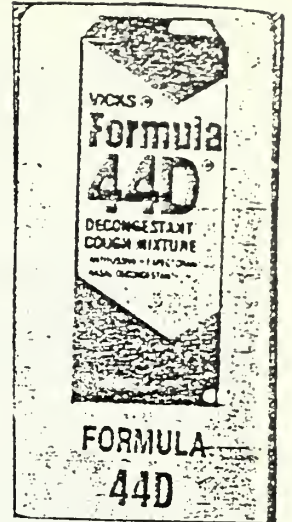
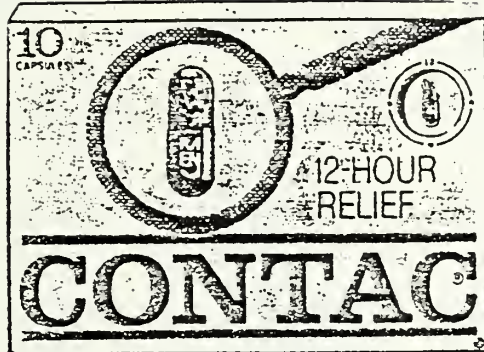


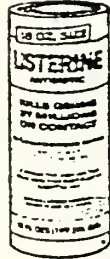
**NOVAHISTINE
ELIXIR**
For Relief of Nasal
Congestion

4 ounce

137

Our Regular 237

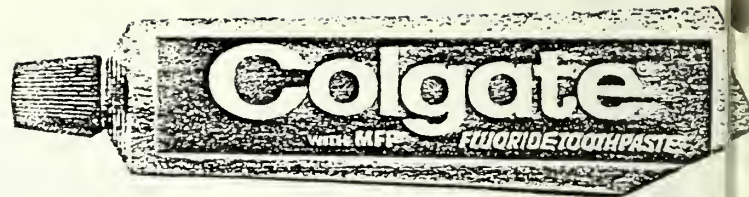





LISTERINE
MOUTHWASH

18 oz.

99¢





CLOSE-UP
TOOTHPASTE
Regular or Mint
2.7 ounce

59¢
Our Regular 79¢



CREST
TOOTHPASTE 7 OZ
REG OR MINT



PRELL

PRELL SHAMPOO
LIQUID 16 OZ OR
CONCENTRATE
7 OZ

188
CHOICE



MENNEN
speed stick
DEODORANT

MENNEN
SPEED STICK
DEODORANT
All Types
2.5 ounce


88¢
Our Regular 1.49



BRECK

BRECK SHAMPOO
All Types
15 ounce

177
Our Regular 2.33



ARRID
ROLL-ON
DEODORANT
2.5 OZ

139



DIAL
ROLL-ON
Anti-Perspirant
Regular
2.5 ounce

149
Our Regular 2.19



Good News
Disposable
Razors
 6 Razors Per Pack

89¢
 pk



GILLETTE TRAC II
SHAVING
CARTRIDGES

9 count
1.59
 Our Regular 2.49



PALMOLIVE
RAPID SHAVE
CREAM
 Regular
 11 ounce

99¢
 Our Regular 1.43



GILLETTE TRAC II
TWIN BLADE
SHAVING
SYSTEM

Razor With 2 Blades
2.29
 Our Regular 3.33



Bayer
Aspirin

2.99
 300 count



BRUT 33
CREME
SHAVE
 New Extra Rich
 Moisturizing Formula

11 ounce
99¢
 Our Regular 1.47

Blue Ribbon
6 Roll
Bath
Tissues

\$1
 Reg 1.58

330 2-ply sheets per roll.
 In white.



H. The Medicine Cabinet

Remember that any drug is potentially dangerous and all medicine should be stored out of the reach of children.

1. Aspirin - (for children, 5 grain aspirin should be broken into halves) - for fever, headache, etc. Be sure to buy child proof caps.
2. Antacid - (sodium bicarbonate) - to combat gastric acidity.
3. Antidarrheal Remedy - for diarrhea.
4. Antipruritic - calamine lotion, solarcaine, etc. - for mosquito bites, etc.
5. Antiseptic - alcohol
6. Decongestant - nasal spray, etc.
7. Emetic - syrup of ipecac - to induce vomiting.
8. Laxative - for constipation.

ALSO

9. Adhesive Bandages, gauze pads
10. Scissors
11. Tweezers
12. Ice Bag
13. Hot Water Bottle
14. Rectal and Oral Thermometer
15. Telephone Numbers for Emergency

I. Poison Emergencies

Children younger than five are often the most frequent victims, especially two year olds. In America, there are hundreds of household products that are poison.

1. Have phone number of local poison control center posted by the telephone.
2. Keep a bottle of "syrup of ipecac" which provokes vomiting.

If you suspect that someone in your household has been poisoned, don't do the following.

1. Don't give them salt and water.
2. Don't try to "neutralize" with vinegar or fruit juice.
3. Don't give milk.
4. Don't give large quantities of any fluid.
5. Don't induce vomiting without medical advices.

Remember

- * Keep all medication OUT OF REACH OF CHILDREN
- * DO NOT give your drugs to anyone else
- * DO NOT KEEP OLD MEDICATION
- * DO NOT try to save time or money by taking more or less medication than directed.

J. Wounds, Burns, Stings and Bites

1. Scratches, Cuts, Abrasions

Best treated by cleansing with soap and thoroughly rinsing under tap water and covering with a bandage.

For antiseptic - use isopropyl alcohol (usually sold as rubbing alcohol).

If wound becomes infected - (yellowish pus will appear on the surface or under the scar) - clean, apply warm, wet compresses several times daily. If no improvement, call a doctor.

Be certain the bandage is "breathable", i.e., it should not be airtight.

If wound has excessive bleeding, apply direct pressure.

Everyone should have a tetanus toxoid immunization series (a full series of three injections, the first two a month apart and the third seven months after the second). A booster injection is normally required every ten years.

2. Burns

Three Types

first degree - reddening of the skin - treated at home.

second degree - blisters - treated at home.

third degree - entire skin and tissues below burned - go to hospital.

Best treatment of first and second degree burns is immediate immersion of the affected part in ice water or cold running water for ten minutes or longer! Aspirin can help relieve the pain.

3. Stings and Bites

mosquito bites - not serious - apply anticeptic.

bees, wasps, hornets - may be serious, remove stinger - apply cold compresses.

bites by animals - see physician (fear of rabies) especially if the bite is on face or neck

K. Immunization Check List To Protect Your Child's Health

CHECK YOUR RECORDS NOW

You should check now to make sure your youngsters have been immunized against the following dangerous childhood diseases:

POLIO
MEASLES
MUMPS
RUBELLA (*German measles*)
DIPHTHERIA
TETANUS (*Lockjaw*)
PERTUSSIS (*Whooping cough*)

Why should you check? Because many preschool children have missed one or more of their immunizations against childhood diseases. These children face a needless risk of serious illness and devastating, perhaps fatal, complications.

MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH DIVISION OF COMMUNICABLE DISEASES

RECOMMENDED IMMUNIZATION SCHEDULES

Recommended Schedule for Infants

Age	Vaccines
2 mos.	DTP, TOPV
4 mos.	DTP, TOPV
6 mos.	DTP
15 mos.	Measles, mumps, rubella (MMR)
18 mos.	DTP, TOPV
4-6 years	DTP, TOPV
14-16 years	Td (every 10 years)

Recommended Schedule for Children Not Immunized in Early Infancy

Time Interval	Ages	
	under 6 years	6 years and older
1st visit (Inter. after 1st visit)	DTP, TOPV	Td, TOPV
1 mo. later	Measles, mumps, rubella (MMR) 15 mos. or older	Measles, mumps, rubella (MMR)
2 mos. later	DTP, TOPV	Td, TOPV
4 mos. later	DTP	- - - - -
10-16 mos. later or preschool	DTP, TOPV	Td, TOPV
14-16 years	Td (every 10 years)	Td (every 10 years)

DTP - Diphtheria and Tetanus Toxoids and Pertussis Vaccine Adsorbed.

Td - Tetanus and Diphtheria Toxoids Adsorbed (for adult use).

TOPV - Trivalent Oral Polio Vaccine.

DON'T PUT IT OFF

Many children are not immunized until they approach school age. This leaves them susceptible to disease at a time when they are most vulnerable - most of the diseases are likely to strike young children and the consequences are often most severe in this age group. If an epidemic started, it could spread quickly among these unimmunized preschool children. That is why it is essential that children be immunized early in life.

MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH DIVISION OF COMMUNICABLE DISEASES

IMMUNIZATION CHECK LIST TO PROTECT YOUR CHILD'S HEALTH

All preschool and school-age children should be immunized against polio, diphtheria, pertussis (whooping cough), tetanus, measles, mumps and rubella. Please complete the form by entering the dates on the lines below for each immunization your child has received. If you are not absolutely certain about any of them, consult your physician, local health department or school nurse and ask them to check their records.

If any lines are blank, you should contact your physician, local health department or school nurse for assistance in obtaining the immunizations needed for your child.

Child's Name _____ Birth Date _____

	1st	2nd	3rd	4th	5th
DTP	_____	_____	_____	_____	_____
Polio	_____	_____	_____	_____	_____
Measles	_____	(only one immunization)			
Mumps	_____	(only one immunization)			
Rubella	_____	(only one immunization)			

Rev. 5/78

VII. Money, Banking and Credit

A. Banking in America	89
B. Explanation of a Bank	90
C. Example of a Check	102
D. Example of Uses of a Check	103
E. Example of a Bank Statement	104
F. Budgeting	105

"Home Management/Survival Skills"

VII. MONEY, BANKING, AND CREDIT

A. Banking In America

In the United States most people keep their money in banks. Banks are highly respected here, and your money is absolutely safe. We put our money in banks for (1) safety; (2) convenience; and (3) to collect interest. When you put your money in a bank, it is called a bank account, and you are given "checks" which are pieces of paper with your name and address written at the top. You can go to the bank anytime and write on the "check" how much money you would like to take out to spend (in cash). You cannot ask for more money than you have "deposited" in the bank. You can also use your "checks" as you would use cash; to pay your bills, to buy clothes, to pay for food. This is very convenient because you do not have to carry cash, and you do not have to worry about being robbed or losing your money.

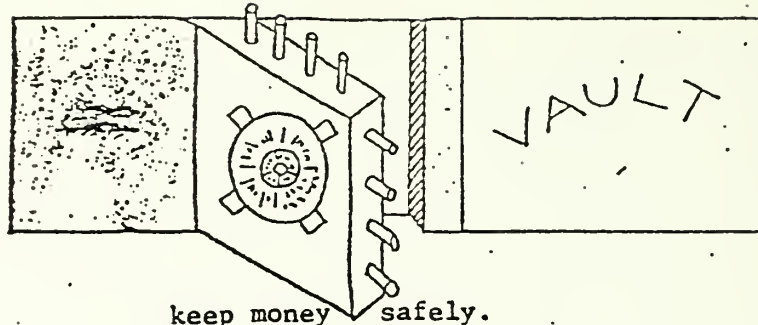
The bank account - when you only use "checks" - is called a "checking account." You can also ask for a "savings account". This is an account where you give your money to the bank to save it, and it collects "interest".

A bank is also a place where you can borrow money. Americans often borrow money, but it is only a good idea if you have a good job and can pay the money back on time. Good reasons to borrow money include: to pay for a car, to pay for a house, or to pay for education.

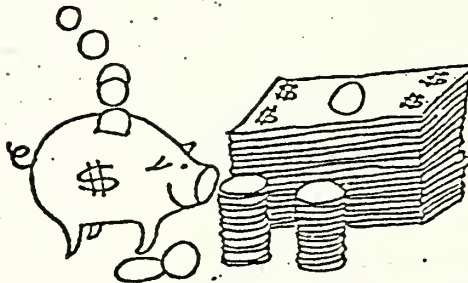
There are many, many banks. Choose one that is convenient to where you live and work, or one that offers high interest on your savings.

B. Explanation of a Bank

A Bank is a place to:



keep money safely.



save money with interest.

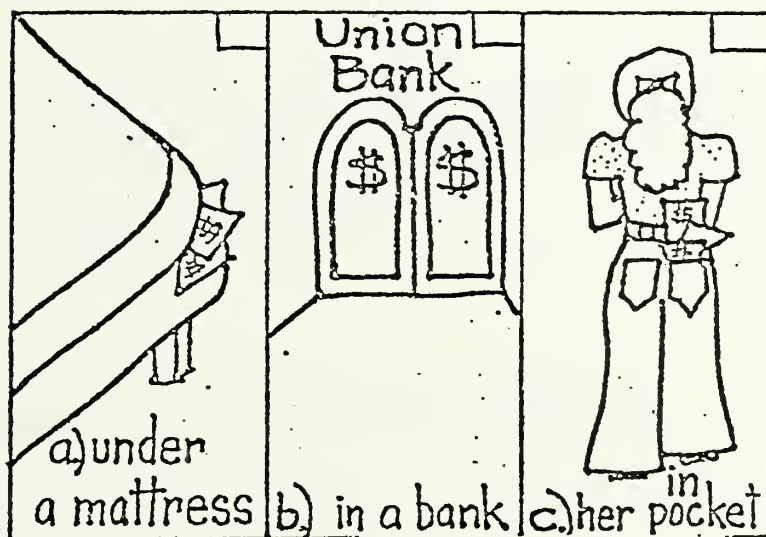


to get a loan

1. The Bank is a Place to Keep Money Safely

Miss Jean

- . Jean has a job/
- . Each month she gets a pay check.
- . Where does she put her money?

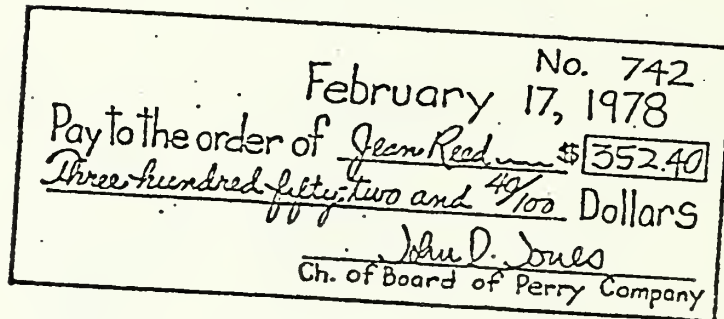


Jean will put her pay check in the bank.
The bank is a safe place to keep money.

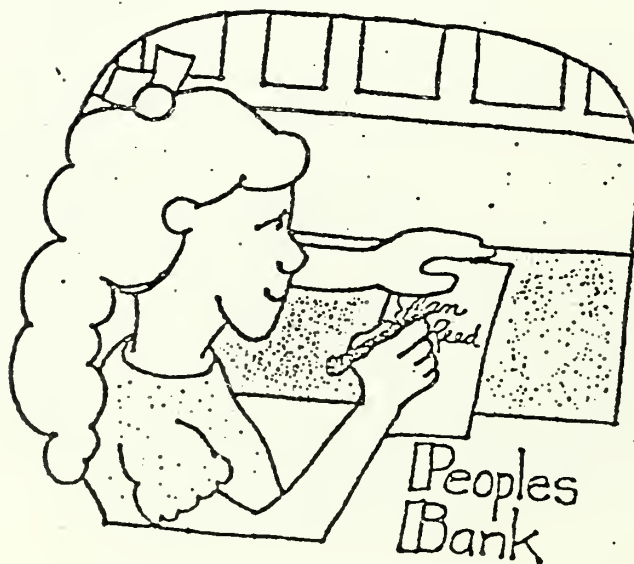
2. The Bank is a Place to Have a Checking Account

Jean has a checking account in the bank.

After she gets her check, she brings it to the bank.



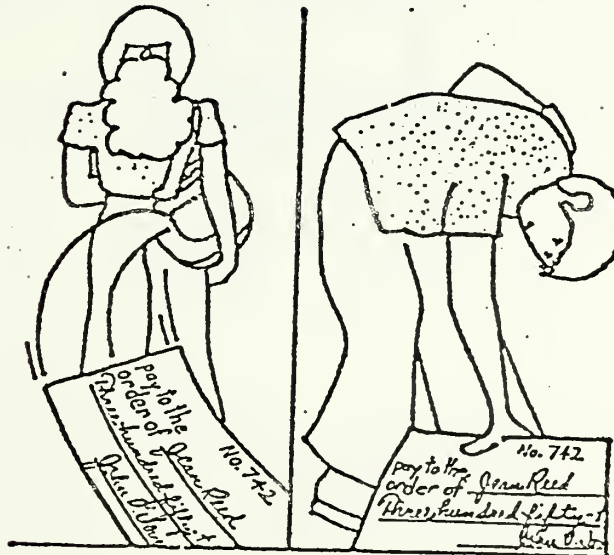
At the bank, she endorses the check (she signs her name behind the check)



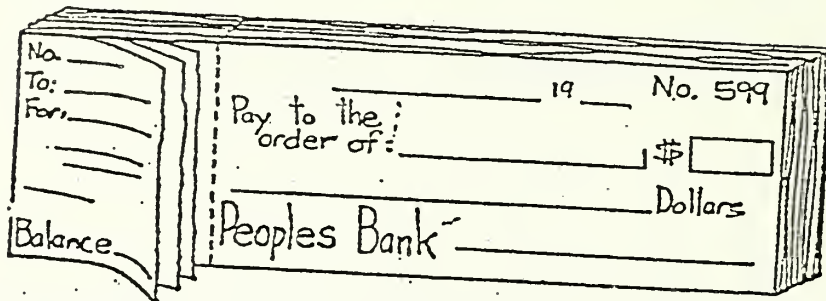
This check is paid in Jean's name.
She does not endorse it at home, but at the bank/
Why?

If Jean signs the check at home and if someone gets the
check, that person can bring the check to the bank and
cash it.

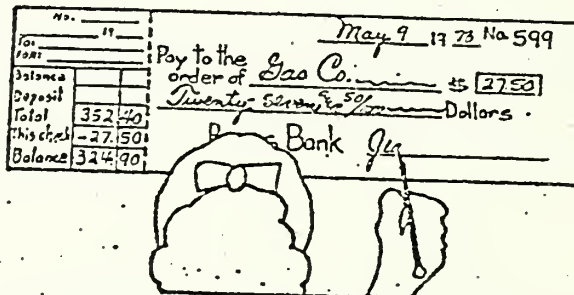
You should always endorse check at the bank.



Jean has a checking account with the bank.
 The bank provides Jean with checkbooks.
 Jean will use these checks to pay her bills (rent, phone, electricity...)



Jean will keep a record of her checks, by writing the check number, the date, and the amount spent. This way she knows how much money she spent and how much money is left in her account. She has to be careful not to spend more than she has in her account.



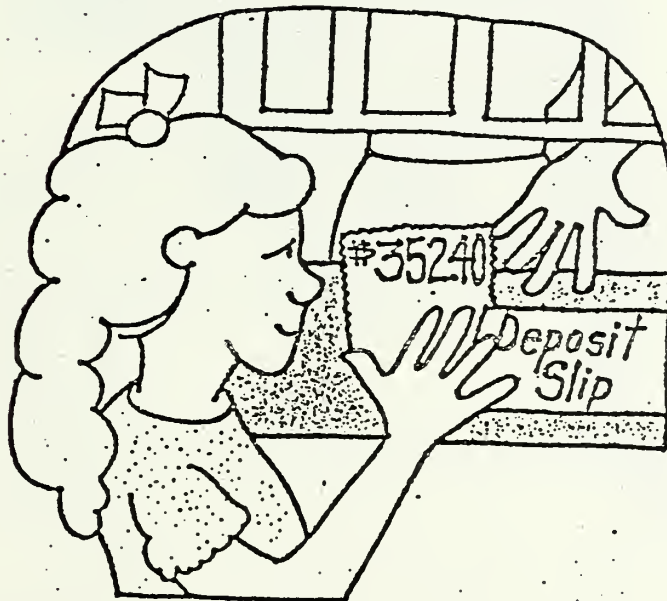
The bank always keeps a record of Jean's spending. Each month, they will send a statement to inform her of the balance.

Bank Statement	
Peoples Bank	
Jean Reed's Account	
Balance	\$352.40
Checks	- 27.50
New Balance	\$324.90

To deposit her check, Jean has to fill out a deposit slip. Then she gives her check, the deposit slip to the bank teller, who in return will give Jean a copy of the deposit slip. The money is in Jean's account. The bank keeps money for Jean.

PEOPLES BANK		DATE		AMOUNT	
DEPOSITED INTO		FEB. 17, 1978			
FOR DEPOSIT TO THE ACCOUNT NAMED HEREON					
NAME <i>Jean Reed</i>					
CHECK NO. <i>352</i>					
TOTAL				<i>352.40</i>	

10433-0898

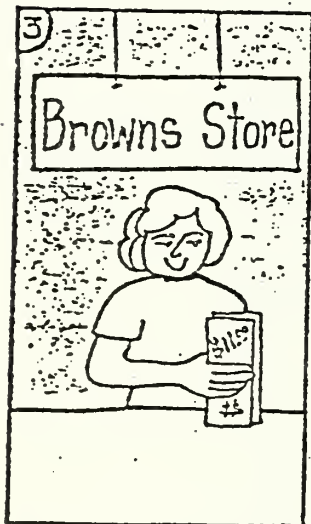
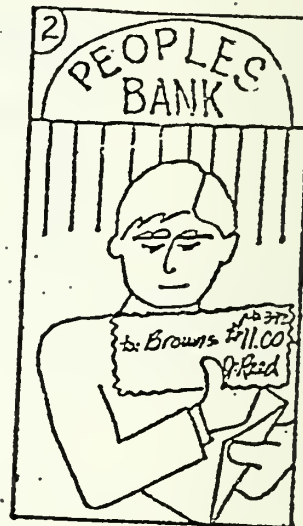


LET'S FOLLOW JEAN'S CHECK

Jean buys a skirt at Browns Store. She pays the amount in check.



Browns Store will send her check to her bank, to claim.



The bank pays Browns store out of Jean's account.

 A line drawing of a bank statement. The header reads "PEOPLES BANK" and "Jean Reed's Account". The statement shows a balance of \$283.00, with a check of \$11.00 subtracted, resulting in a new balance of \$272.00.

PEOPLES BANK	
Jean Reed's Account	
Balance	\$283.00
checks	- 11.00
New Balance	\$272.00

The bank will subtract that amount out of Jean's account.

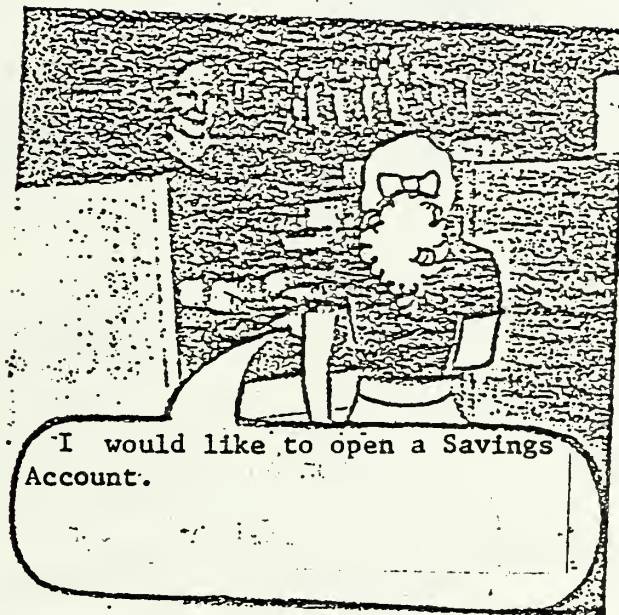
3. The Bank is a Place to Save Money with Interest.

Jean wants to save money

She opens a Savings Account

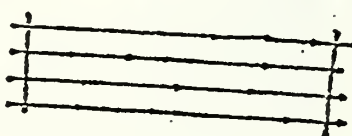
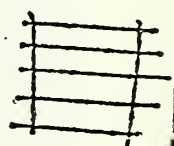
The bank gives her a Pass Book

Each time she wants to put money in her Savings Account, she has to bring her Pass Book.



Money put in Savings Account brings interest.

Every 4 months or once a year, interests will be added.

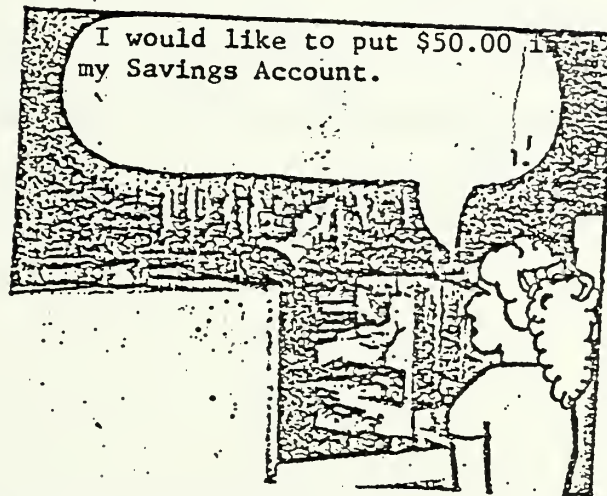
Passbook		Peoples Bank	
Jean Reed			
			
1978-1979			
Deposited	-----	\$250.00	
Interest	-----	+ 15.00	
Total	-----	\$265.00	

Jean brings check or cash to put in her Savings Account.

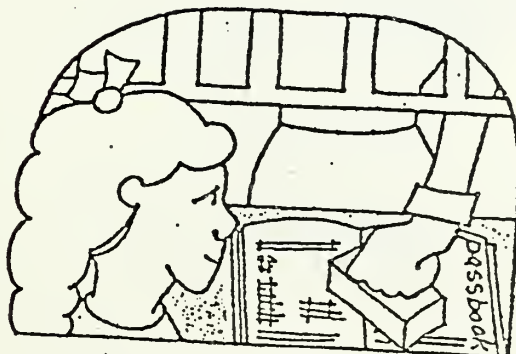
She fills out a depot slip.

She gives the Bank Teller:

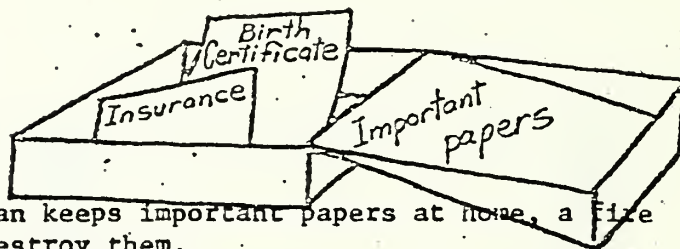
- . the deposit slip
- . the Pass Book
- . the check (or cash) she wants to put in her Savings Account.



The Bank Teller will record the amount deposited in the Pass Book and give it back to Jean



4. The Bank is also a place where you can keep your Valuables , such as **important** papers and jewels.
Jean can rent a "Safety Deposit Box", the fee is approx. \$6.00 a year.



If Jean keeps important papers at home, a fire may destroy them.

Jewels kept under the pillows might be robbed.

Therefore it is safer to keep valuables at the bank.



5. The BANK IS A PLACE WHERE YOU CAN GET A LOAN

Jean wants to buy a car

She goes to the Bank and asks for a loan

She wants to borrow \$300.00


The Bank lends her \$300.00

Jean has to pay by installment, with interest

If Jean cannot pay back the Bank, the bank might take her car away.



C. Example of a Check

<p>payee <u>DAY</u></p> <p>amount of check (written) <u>445</u></p>	<p>ORDER OF <u>BETH ELLEN CREAGER</u></p>	<p>date <u>19</u></p>	<p>check number <u>283</u></p>	<p>dollar amount of check <u>63-7123 1</u> <u>2113</u></p>
<div style="display: flex; align-items: center; justify-content: center;">  <div> <p>Quincy Savings Bank</p> <p><small>QUINCY, MASSACHUSETTS 02169</small></p> </div> </div>				
<p>FOR <u>2113712301</u> <u>230101757</u> <u>0283</u></p>				
			<p>signature</p>	<p>checking account number</p>


D. Example of Uses of a Check
Check written to a business

BETH ELLEN CREAGER No. 281

January 30 19 80 53-7123 2113 1

PAY TO THE ORDER OF Stop and Shop Supermarket \$ 25.00

twenty five dollars and 00/100 - DOLLARS

 Quincy Savings Bank
QUINCY, MASSACHUSETTS 02169

FOR Beth C Creager

⑆211371230⑆ ⑈23⑈101757⑈ 0281


Check written for cash

BETH ELLEN CREAGER No. 282

January 21 19 80 53-7123 2113 1

PAY TO THE ORDER OF Cash \$ 15.00

fifteen dollars and 00/100 - DOLLARS

 Quincy Savings Bank
QUINCY, MASSACHUSETTS 02169

FOR Beth C Creager


⑆211371230⑆ ⑈23⑈101757⑈ 0282

deposit slip

DEPOSIT TICKET

BETH ELLEN CREAGER

DATE _____ 19 _____

 Quincy Savings Bank
QUINCY, MASSACHUSETTS 02169

BILLS		COIN		DOLLARS		CENTS	
C							
H							
E							
C							
K							
S							
TOTAL FROM OTHER SIDE							
TOTAL ITEMS							
TOTAL							

53-7123 2113 1

LIST CHECKS SEPARATELY
IF ADDITIONAL SPACE IS NEEDED, LIST CHECKS ON BACK AND BRING TOTAL FORWARD

⑆211371230⑆ ⑈23⑈101757⑈ 0081



E. Example of a Bank Statement

Quincy Savings Bank

1200 Hancock Street, Quincy, Mass. 02169

(617) 471-5500

ACCOUNT NUMBER	PAGE	STATEMENT DATE
23-101757-0	1	07 10 79

74

Name

18

Address

NOW ACCOUNT 23-101757-0

		SUMMARY	
PREVIOUS STATEMENT	6-09-79, BALANCE OF		574.75
10 DEPOSITS AND OTHER CREDITS TOTALING			1,573.56
20 CHECKS AND OTHER DEBITS TOTALING			1,691.69
ENDING BALANCE AS OF STATEMENT DATE OF	7-10-79		456.62

		TRANSACTIONS	
DATE	AMOUNT	BALANCE	DESCRIPTION
6-11	73.37-	496.38	NOW CHECK 214
6-12	20.00-	476.38	NOW CHECK 211
6-13	300.00	776.38	NOW DEPOSIT
6-14	7.00	783.38	NOW DEPOSIT
6-14	87.00	870.38	NOW DEPOSIT
6-14	7.00-	863.38	NOW DEPOSIT CORRECTION
6-14	14.57-	848.81	NOW CHECK 219
6-14	18.65-	830.16	NOW CHECK 220
6-14	57.62-	772.54	NOW CHECK 218
6-14	83.33-	689.21	NOW CHECK 216
6-15	15.00-	674.21	NOW CHECK 221
6-19	260.00	934.21	NOW DEPOSIT
6-19	600.00-	334.21	NOW CHECK 222
6-21	80.00	414.21	NOW DEPOSIT
6-22	30.00-	384.21	NOW WITHDRAWAL
6-22	4.75-	379.46	NOW CHECK 223
6-22	20.00-	359.46	NOW CHECK 224
6-22	29.52-	329.94	NOW CHECK 190
6-26	220.00	549.94	NOW DEPOSIT
6-28	80.00	629.94	NOW DEPOSIT
7-02	2.14	632.08	INTEREST
7-05	354.42	986.50	NOW DEPOSIT
7-09	30.00-	956.50	NOW CHECK 227
7-09	249.00-	707.50	NOW CHECK 235
7-10	183.00	890.50	NOW DEPOSIT
7-10	20.00-	870.50	NOW CHECK 229
7-10	62.69-	807.81	NOW CHECK 226
7-10	98.64-	709.17	NOW CHECK 233
7-10	250.00-	459.17	NOW CHECK 191
7-10	2.55-	456.62	SERVICE CHARGE

...

...

...

F. Budgeting - Where does All the Money Go?

No matter how much money you make, it is often difficult to make ends meet. Unfortunately most of us don't consider the question of where all our money goes - until we're in financial trouble.

In the U.S., when people find themselves in financial trouble, many bill collectors are unsympathetic! Each person, no matter how little they earn, is expected to be responsible for their own bills! It is important to remember this and also to anticipate (think ahead) any bills you may have in the future and save money for those expenses (oil for next winter, education, etc.).

To get ahead in this country you must budget your money. Even if you are collecting welfare now - you can only collect for three years (maybe less). After three years no one will give you any money - so you must begin to prepare now.

If, someday, you'd like to own a car, house, take a vacation, buy new cloths, etc. - you will need to use the money that you begin saving now.

If you even want to borrow money from a bank, you have to show that you already have money in a savings account, and that you are a "good risk." (Responsible, budget-minded, hard-working.)

Please remember, this country is experiencing an "economic crisis" now. This meaningless money (or no money) will be given to people for food, welfare, etc. Our government is now making laws about this and you must be ready. Those of you who are ready to budget and save your money, are the ones who will be successful in the future.

1. To plan a budget, you must first identify exactly how you spend your money each week. Maybe your list would look something like this:

- | | |
|----------------|------------------------|
| 1) T fare | 5) movies |
| 2) lunch money | 6) food shopping |
| 3) cigarettes | 7) laundromat |
| 4) clothes | 8) drug store products |

You also need to think what bills (or other expenses) you must pay monthly.

- | | |
|------------------|-------------|
| 1) rent | 4) gas bill |
| 2) phone bill | 5) oil bill |
| 3) electric bill | 6) other? |

Keep in mind the other expenses that you may overlook:

- 1) dry cleaning 4) reading materials
- 2) gifts for friends 5) savings
- 3) eating at a restaurant

- 2. Now estimate what you spend on each of the items.
- 3. Next you must add up all of the income you receive each month.
 - 1) welfare
 - 2) food stamps
 - 3) CETA
- 4. Also allow for a certain amount of money to go into the bank for savings.
- 5. Is your budget working?
- 6. Now determine what is a reasonable amount to spend on each item.

VIII. Transportation

A. Transportation in America	108
B. Using Public Transportation in Boston and Greater Boston	109
C. How To Get a Driver's License	112
D. Transit Telephone Numbers	113
E. Types and Prices of Transportation	114

VIII. TRANSPORTATION

A. Transportation in America

There are 7 main means of transportation in the United States; car, bus, subway, train, airplane, bicycle, motorcycle. The car is the most popular way of transportation, and families use their cars to drive to work, to go shopping, to visit friends, and to go on vacation. Cars are very expensive to own and run, but for most families they are very important. The U.S. has an excellent cross-country highway system, which includes both free and toll roads.

It is possible to lead an active life without a car, especially in a city such as Boston where there are buses, subways, and trains. It is much more convenient to use "Public Transportation", and avoid the problem of buying gas and paying for parking your car.

Automobile drivers must be licensed in all states, and a license issued in one state is valid in all states. The procedure for getting a license varies from state to state, but generally one must demonstrate knowledge of traffic laws and ability to operate a car. There are special driving schools in most cities and towns where you can enroll in courses of instruction on how to drive.

Airplanes, trains, and buses are used for traveling over long distances. Most large cities have an airport, train stations and bus stations. Buses are usually the cheapest, but also take as long as traveling by car. Trains are more expensive and are more comfortable, but also can take a long time. Airplanes are the fastest, but are also the most expensive. Any one may travel on any of the available means of transportation - as long as you have the money.

Bicycles and Motorcycles are used more for pleasure in this country than for traveling to work, etc. This is because there are so many cars on the road, that riding a bicycle in normal traffic is very dangerous. Also, in bad weather (and there is a lot of bad weather in Boston) it is useless to use a bicycle.

B. Public Transportation in Boston and Greater Boston

1. SUBWAY

The subway system consists of 4 lines:

- the Blue Line
- the Orange Line
- the Red Line
- The Green Line

"In-bound" and "Out-bound" are important concepts. "In-bound" refers to any subway heading to downtown Boston (usually Park Street, Washington, State and Government Center). "Out-bound" refers to train heading away from downtown Boston.

Stations are usually marked by large signs with the "T" logo. Subways, street-cars and buses are generally named for their final destinations. For example:

- Boston College: green line
- Harvard Square: red line

On the Green Line, the streetcar also has a letter as well as its destination name:

- B - Boston College
- C - Cleveland Circle
- D - Riverside

A red line through the letter (B or C) indicates that the streetcar does not run all the way to the end of its line.

You can catch the Green Line at Park Street, Boylston, Arlington and Copley. All except Arborway cars stop at Auditorium and Kenmore. But only Arborway cars stop at Prudential and Symphony stations.

There are transfer points between lines:

- Park Street, connects the Green and Red lines
- Washington Street, connects the Red and Orange lines
- State Station, connects the Orange and Blue lines
- Government Center, connects the Blue and Green lines

2. BUS

There are two (2) kinds of bus, one operated by the MBTA and one by private companies.

MBTA bus: There are buses that provide crosstown service other local service in the suburbs. There are also "express" bus. The basic fare is .25¢, you have to have exact change. Bus schedules are available at 45 High St., Boston.

Private bus services: There are some big companies such as: Greyhound, Trailways, Bonanza etc... Greyhound goes to all big cities. You can telephone to inquire about the schedule and fare. There is a rest room on the bus and the bus usually stops at restaurants at meal time.

The MBTA operates 20 hours a day, from 5 a.m. to 1 a.m. and follows a Sunday schedule on New Year, Memorial Day, July 4, Labor Day, Columbus Day, Thanksgiving and Christmas. And a Saturday schedule on Washington birthday, Patriot Day and Veterans Day.

You can pick up maps and schedules at Park Street Station, or pick them at 45 high Street (MBTA Operations Center) or 50 High Street (MBTA Customer Service Center).

The basic fare for the subway is 50¢ and 25¢ for bus. However, for a longer ride you have to pay more. For example for Riverside (Green Line) going "out-bound" is 50¢; "in-bound" is \$1.00. The same with the Red Line to Quincy 50¢ for "out-bound" and \$1.00 for "in-bound". Free transfer is available between connecting rapid transit and buses.

Exact change is required on all MBTA buses and rapid transit; in the case you don't, change is available at all stations. Handicapped persons, senior citizens, high school students (with proper I.D. and ticket) and children under 12 may ride at half fare.

3. The MBTA monthly pass:

If you go to school or work, regularly, everyday, the monthly pass is your answer. Passes can be bought, the last five working days of the month through your company or at a number of banks, they permit unlimited MBTA rides. Before you buy, choose the one (of the 6 kinds) that is the most appropriate to your needs. The cost of each pass is based on 18 round trips.

Conditions:

- Pass is only valid when signed by passholder
- Pass may be used only by the person to whom it is issued
- a lost or stolen pass will not be replaced, nor refunds made
- Pass should be shown clearly at all time to MBTA personnel
- Fraudulent use of a Pass may be a crime under state law, resulting in pass confiscation or prosecution.

Advantages:

- You do not have to stock in changes
- You do not have to line up for tokens
- You receive discounts at the New England Aquarium, Museum of Science, The Hancock Tower Observatory, Children Museum etc..
- You are allowed to travel with one guest free on Sundays
- You receive 10% savings on auto insurance if you buy 11 of 12 passes a year.

4. "Amtrak" train:

Amtrak offers a nationwide service, long or short distance. You can to to Albany, Buffalo, Cleveland and Chicago. There are daily trips to New York, Philadelphia and Washington D.C., leaving Boston at South Station. Amtrak takes reservation over the phone, you can pay cash or with credit cards.

Non-driver Identification

The Registry of Motor Vehicles, at 150 Causeway Street (Green line to Science Park) provides non-dirver I.D. for persons 18 or older who wish to convenience of identification for check cashing and related purposes. You need to fill out an application and have your signature notorized. Fee: \$15.00.

C. How To Get A Driver's License

1. Personally apply at 160 North Washington Street, Boston; Monday - Friday, from 9 a.m. to 4 p.m. Or call:

The Registry of Motor Vehicles
100 Nashua Street, Boston

Tel: 727-8331 - 727-3911

2. Minimum age: 16 and need to have proof (birth certificate)
3. If you never had a driver's license

apply for a learner's permit, valid for one (1) year, during which time you can learn how to drive with a licensed driver.
Fee: \$2.00

you are also given a booklet of Driving Rules and Regulations, written in English.

before the one-year period ends, you have to pass 2 tests:

- written test, could be in your native language. Fee: \$3.00
- road test, with a teacher who speaks English. Fee: \$10.00

If you already had a driver's license outside of the U.S., you only have to take the written test. You must translate your driver's license into English, when you go apply for the test.

There are Driving Schools to teach you how to drive. The fees are high, about \$10.00 an hour, and you need at least 10 lessons. Some high schools teach the students how to drive too.

TRANSIT TELEPHONE NUMBERS

Call these numbers for schedules, information, and maps. Unless otherwise specified, area code is 617.

MBTA & TRAINS

MBTA

Schedules and Routes 722-3200
North Shore 1-800-328-6100
Recorded Information 722-5050
Pass Program 722-5218
Senior Citizen Passes 722-5438
Handicapped/Elderly Services 722-5123

AMTRAK

1-800-523-5720

B&M COMMUTER RAIL

Trains from North Station 227-5070, or
1-800-392-6099
Trains from South Station 482-4400, or
1-800-882-1220

BOATS

A. C. Cruise Line 426-8419
Bay State Spray & Provincetown 723-7800
Hy-Line 775-7185
Island Commuter Corp. 548-4800
Mass. Bay Lines 542-8000
Steamship Authority 1-800-352-7104

AIRPORT NUMBERS

Logan

Massport-Logan Information 567-5400
Airways Transportation 267-2981
C&J Limo 1-800-258-7111
Hudson Limo 245-5930

Bradley

Airfield Service Co. (201) 527-4919 (Hartford)
Central Conn. Limo (201) 623-3271 (Bradley)
Peter Pan Bus (413) 781-3320 (Springfield)

BUSES

ABC Bus (401) 353-2100 (Providence, R.I.)
423-5810 (Boston)
756-3247 (Worcester)
Arrow Line (203) 289-1531 (East Hartford, CT)
Barre Bus 886-4889 (Rutland, MA)
Berkshire RTA (413) 499-2782
Big W Trans. 881-4627 (Ashland)
Blanchard Bus 851-9863 (Fowksbury)
Blue Line (203) 423-8455 (CT)
Bonanza Bus 423-5810 (Boston)
754-3247 (Worcester)
(413) 781-3320 (Springfield)

BUSES (Continued)

Brander Bus (401) 253-5799 (R.I.)
1-800-556-7218 (Outside R.I.)
Brockton Area Transit 580-1170
Brush Hill 436-4100
Canton & Blue Hill 828-5010
Cape Ann Transit 283-7916
Cape Cod Bus 775-5524 (Hyannis)
Cape Cod RTA 1-800-352-7155
Englander Bus 423-5810 (Boston)
343-3084 (Fitchburg)
Fitchburg & Leominster 343-6454
Franklin RTA (413) 774-2262
Gray Line 426-8800 (Boston)
756-4603 (Worcester)
Greenfield-Montague Transit (413) 773-9478
Greyhound 423-5810 (Boston)
754-3247 (Worcester)
(413) 781-1500 (Springfield)
H & L Bloom 822-6874
Holyoke Street Railway 532-6739 (413)
Hudson Bus—north of Boston 395-8080 (Medford)
Hudson Bus—south of Boston 828-5010
Interstate, Unda Bus Service 344-2231 (Stoughton)
Kinson Bus 465-8333 (Newburyport)
Longuell (413) 525-4571
Lowell RTA 851-4553
Marinel Bus 251-4901 (Chelmsford)
Merrimack Valley RTA (Haverhill) 374-7877
Merrimack Valley RTA (Lawrence) 686-9703
Michaud Bus 1-800-272-6711
M&S Bus 872-0772 (Framingham)
Peter Pan Bus 482-6620 (Boston)
754-2611 (Worcester)
(413) 781-3320 (Springfield)
Pierce Transit (Dracut) 957-2016
Pioneer Valley RTA (413) 732-6248
Plymouth & Brockton 423-5810 (Boston)
Rapid Transit Lines 846-0059 (Winthrop)
Ritchie Bus 393-3053 (Northboro)
482-6620 (Boston)
Southeastern Regional
Transit Authority 999-5211 (New Bedford)
672-6071 (Fall River)
Springfield-Agawam (413) 736-4616
Springfield Street Railway (413) 732-2161
Greater Taunton-Attleboro RTA (GATRA) 226-1102
Trailways 482-6620
Transit Bus 668-1530 (Norwood)
Travel Time 752-1717 (Worcester)
Trombly Bus 686-9703 (North Andover)
482-6620 (Boston)
U. Mass./Amherst Bus (413) 545-0056
Vermont Transit 1-800-451-3292
Vocell Bus 661-0202
Western Mass. (413) 584-6481 (Northampton)
Wilson Bus 632-3894 (Fitchburg)
Worcester RTA 756-8321

E. Types and Prices of Transportation



Airplane:

Boston/Washington: \$87.00 - 1 hour

Boston/California: \$249.00 - 6 hours

Bus:

Boston/Washington: \$48.80 - 7 hours

Boston/California: \$96.00 - 3 days



Car:

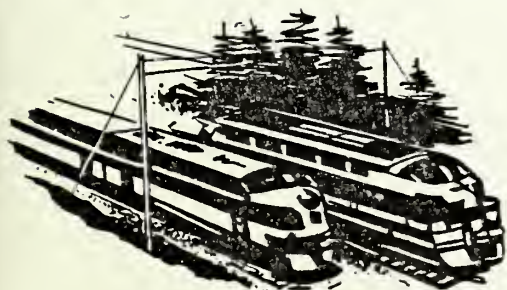
Boston/Washington: 9 hours

Boston/California: 6-7 days/10 hours daily

(You only pay for gas and tolls)

Bicycle:

Excellent mean of transportation, to get around your neighborhood. Good exercise and cheap.



Train:

Boston/Washington: \$47.50 - 9 hours

Boston/California: \$234.00 (Boston/Chicago/LA)
- 3 days.

IX. Telephone

A. Telephones in America	116
B. What You Should Know About Ordering a Telephone	117
C. Using the Telephone Book	120
D. Area Codes and Time Changes	121
E. Localities Served by the White Pages of Boston Area Directories	122
F. Tips for Using the Telephone When Calling Information - 411	123
G. Tips for Using the Telephone When Taking a Message	123
H. How 911 Works	124
I. Emergency Telephone Numbers	125
J. Example of a Telephone Bill	126

"Home Management/Survival Skills"

IX. TELEPHONE

A. Telephones in America

A Telephone is a part of most every American's life. It is probably the most often used method of communication in this country. Most people have phones in their homes, at work, and there are also phones outdoors that are called "pay" phones.

To own a phone can be very expensive and it is important to be aware of the costs involved. The Telephone Company will come and install a phone in your home, and send you a monthly bill to pay for the service. With your phone you can call anywhere in the world - but you must be able to pay the bill at the end of the month.

There are certain times during the day and the week when you are charged more for using the phone, and it is important for you to be aware of these times.

B. What You Should Know About Ordering A Telephone

1. To order a new phone, call the New England Telephone Company, 956-8000, from 9:00 a.m. to 5:00 p.m.
2. Make clear that you want the cheapest model and the cheapest service.
3. There is no deposit if you don't owe the phone company.
4. Fees for installation are from \$22.50 to \$50.75, depending on how much labor is involved.
5. Each month, you will receive a bill, listing:

the installation fees (to be paid in 4 installments)
the fees for service and equipment
long distance calls
taxes

You have to pay this bill within 3 weeks, by sending a check by mail, or by bringing to various Business Offices (listed in the White Pages, p. 4) or various payment agencies (listed on p. 7 of the White Pages)

6. Different Services:

"measured" plan allows 30 message units a month, for Boston/Boston. Fees: \$4.50. After that limit, you pay 9.3¢ for each message unit, of 5 minute periods.

"unlimited local service" - fees: \$10.25 - \$10.96, allows you to call Boston/Allston/Brookline.

7. Phone Books: Provided free, each year, 2 kinds:

White Pages: by region (East, West, North, South) - lists people by last name, followed by their address.

Yellow Pages: listed by profession providing services, such as: car, refrigerator or book stores, etc.

8. How to Dial:

local area within area code (617): Dial (7 digits)

neighboring area, still within area code (617) like Salem, Chelmsford: Dial (1) + (7 digits)

long distance: Dial (1) + (Area Code) + (7 digits)

There are 3 different long distance calls:

- direct, station-to-station: rate is cheapest
- person-to-person with the assistance of the operator

-"collect" : the caller "charges" the call to the person called, who has to accept the call before you can start talking. This type of call is expensive, but sometimes necessary, especially when you are traveling and are at a friend's house, you could place a call through the friend's phone and charge to your phone, so that your friend does not have to pay for your phone call.

9. Station-to-Station Calls in Massachusetts - Lowest Rate - 2 minutes initial period

	MON-FRI	SAT & SUN
7 AM to 7 PM	DAY Full Rate	
7 PM to 11 PM	NIGHT Approximately 20% Lower Than Day Rate	
11 PM to 7 AM	LATE NIGHT At Least 30% Lower Than Day Rate	

10. Long Distance rates to other States - Dial Direct - initial period - 1 minute

RATE MILEAGE	DIAL DIRECT (NO OPERATOR INVOLVED) Minimum Charge: One Minute					
	DAY		EVENING		NIGHT & WEEKEND	
	8 a.m. to 5 p.m. Monday thru Friday		5 p.m. to 11 p.m. Sunday thru Friday 35% Discount		11 p.m. to 8 a.m. Sunday thru Thursday and 11 p.m. Friday to 5 p.m. Sunday 60% Discount	
	1 Min.	Add'l. Min.	1 Min.	Add'l. Min.	1 Min.	Add'l. Min.
1-10	.19	.09	.12	.06	.07	.04
11-16	.23	.12	.14	.08	.09	.05
17-22	.27	.14	.17	.10	.10	.06
23-30	.31	.18	.20	.12	.12	.08
31-40	.35	.21	.22	.14	.14	.09
41-55	.39	.25	.25	.17	.15	.10
56-70	.41	.27	.26	.18	.16	.11
71-124	.43	.29	.27	.19	.17	.12
125-196	.44	.30	.28	.20	.17	.12
197-292	.46	.32	.29	.21	.18	.13
293-430	.48	.34	.31	.23	.19	.14
431-925	.50	.34	.32	.23	.20	.14
926-1910	.52	.36	.33	.24	.20	.15
1911-3000	.54	.38	.35	.25	.21	.16

Mileage From Boston to:

Albany, N.Y.	138	Miami, FL	1251
Atlanta, GA	933	New Orleans, LA	1386
Atlantic City, NJ	274	New York, NY	187
Burlington, VT.	187	Philadelphia, PA	274
Chicago, IL	846	Plattsburg, NY	203
Concord, NH	65	Portland, ME	98
Denver, CO	1770	Providence, RI	41
Detroit, MI	605	St. Louis, MO	1033
Houston, TX	1616	Seattle, WA	2461
Los Angeles, CA	2582	Tucson, AZ	2285
Manchester, NH	49	Washington, D.C.	398

C. Using The Telephone Book

A telephone book is printed every year and given free to all people having a telephone. There are 2 types of Telephone Books, the White Pages, and the Yellow Pages. The White Pages list alphabetically (by last name) all people having a phone, their address, and phone number. The Yellow Pages list alphabetically all business and services, their address and phone number.

There are different White and Yellow Pages for every town. On the front of the phone book it will list which towns are included in each area.

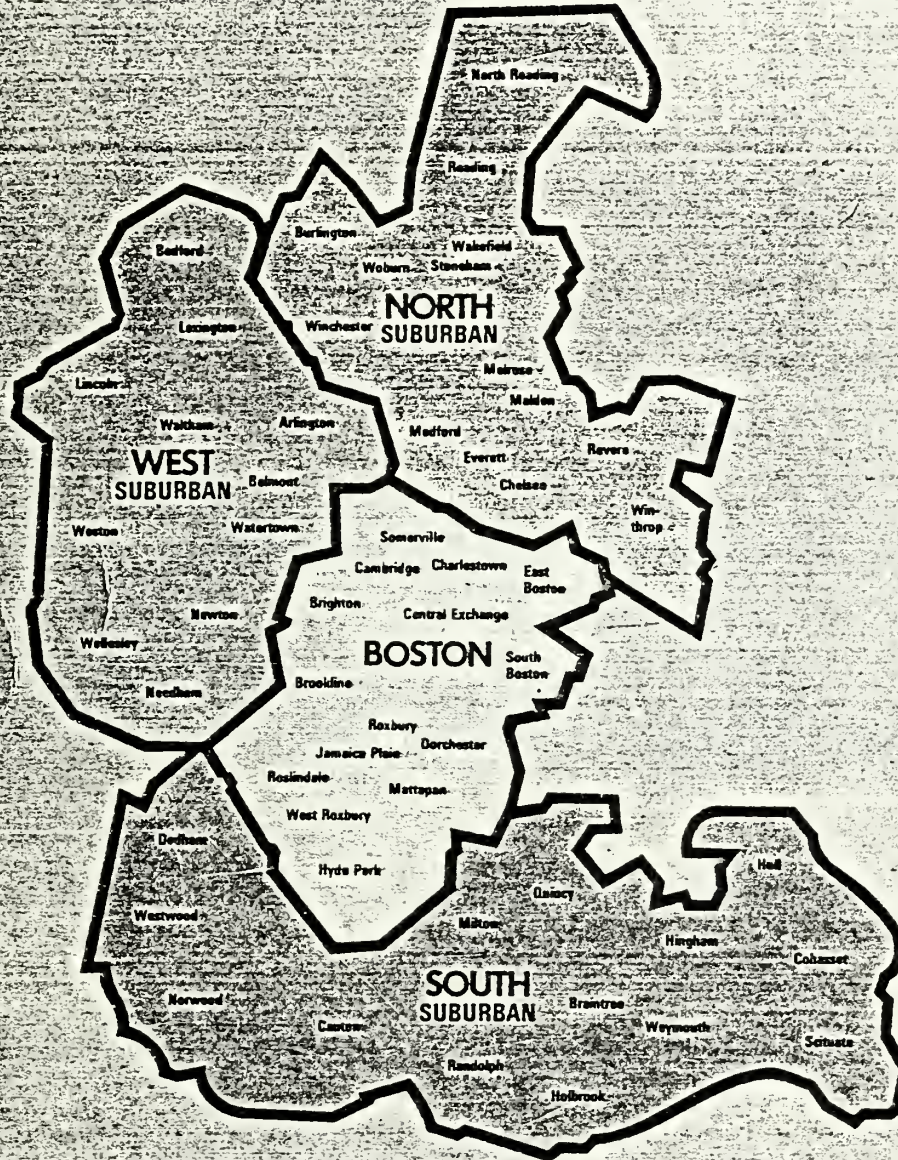
If you cannot find a phone book to look up a number you can call 411 (information) and ask for the city (Sommerville, etc.) and give the person's (or business) name and address. The operator will give you the number. You can not ask the operator for a person's address.

There are two types of calls you can make; local and long distance. Local calls cost very little and have 7 digits, (523-6400). Long distance calls cost much more and the longer the distance the more the cost; (1-695-4200) in Massachusetts or 1-(401)-223-5200 in Rhode Island. The 401 is called the area code and if you are calling long distance you must dial 1, the area code, and then the 7 digit number. The area codes are listed in front of the White Pages or you can call information, 411.

To call information for another area code you can dial 1-area code-555-1212.

E. Localities Served by the White

Pages of Boston Area Directories



Localities served by the white pages of each directory.

ARLINGTON	WEST
BEAUFORD	WEST
BELMONT	WEST
BRAINTREE	SOUTH
BROOKLINE	BOSTON
BURLINGTON	NORTH
CAMBRIDGE	BOSTON
CANTON	SOUTH
CENTRAL EXCHANGE	BOSTON
CHARLESTOWN	BOSTON
CHELSEA	NORTH
COHASSET	SOUTH
DEOHAM	SOUTH
DORCHESTER	BOSTON
EAST BOSTON	BOSTON
EVERETT	NORTH
HINGHAM	SOUTH
HOLBROOK	SOUTH
HULL	SOUTH
HYDE PARK	BOSTON
JAMAICA PLAIN	BOSTON
LEXINGTON	WEST
LINCOLN	WEST
MALDEN	NORTH
MATTAPAN	BOSTON
MEDFORD	NORTH
MELROSE	NORTH
MILTON	SOUTH
NEEDHAM	WEST
NEWTON	WEST
NORTH READING	NORTH
NORWOOD	SOUTH
QUINCY	SOUTH
RANDOLPH	SOUTH
READING	NORTH
REVERE	NORTH
ROSLINDALE	BOSTON
ROXBURY	BOSTON
SCITUATE	SOUTH
SOMERVILLE	BOSTON
SOUTH BOSTON	BOSTON
STONEHAM	NORTH
WAKEFIELD	NORTH
WALTHAM	WEST
WATERTOWN	WEST
WELLESLEY	WEST
WESTON	WEST
WESTWOOD	SOUTH
WEST ROXBURY	BOSTON
WEYMOUTH	SOUTH
WINCHESTER	NORTH
WINTHROP	NORTH
WOBURN	NORTH

If you want additional copies of the directories serving Metropolitan Boston, or if you received more than needed, please dial . . . 623-9940

F. Tips for Using the Telephone When Calling Information - 411

1. First you must know the name of the person (or business), the address, and the town to which you are calling.

"May I please have the number for Hoa Hguyen in Sommerville at 39 Eilly Street."

2. Be sure and have a paper and pencil at the phone to write down the information.
3. Thank the operator for his/her assistance.

"Thank you very much for your help."

G. Tips For Using the Telephone When Taking a Message.

1. Always answer the phone politely.

"Hello, this is Tran Phong"

2. Explain that your friend/relative is not at home and ask if you can take a message.

"I'm sorry but Long is not home, may I take a message."

3. Write down any message carefully and repeat it to the caller if necessary.

4. End the conversation politely.

"I will give the message to Long, thank you for calling."

- 124 -

I. Emergency Telephone Numbers

Important Telephone Numbers you should have near the phone

Fire)
Police) 911 for Boston/Cambridge/Brookline
Ambulance)

(For all other areas, check the inside of the cover page of the White Pages)

Poison: 232-2120


Your Doctor:


To Ask: Time and Boston Temperature: 637-1234
Weather: 936-1234

Directory Assistance:

- local numbers: Dial 411
- long distance calls within (617): Dial 1-555-1212
- long distance calls outside (617): Dial 1-(Area Code)555-1212
- "300" numbers: Dial 1-(800)555-1212

J. Example of A Telephone Bill

 New England Telephone	YOUR TEL. NUMBER MAY 20 1981 PAGE 1	727 - * R03
<p>YOUR NAME ADDRESS</p>		
<p>IF YOU HAVE QUESTIONS ABOUT THIS BILL, CALL 864 9950.</p>		
<p>YOU HAVE THE RIGHT TO DISPUTE YOUR BILL. SEE REVERSE FOR DETAILS.</p>		
Please Return Enclosed Card When Making Payment. Also, Please Bring Page 1 When Paying In Person.	TOTAL AMOUNT DUE	69.50

 New England Telephone	Your tel. Number		727	----
	MAY 20 1981		- *	
	PAGE 2		R03	

TOTAL AMOUNT OF PREVIOUS BILL	101.99	
PAYMENTS AND ADJUSTMENTS APPLIED	101.99CR	
OUTSTANDING BALANCE BEFORE NEW CHARGES		.00

NEW CHARGES FOR PERIOD APR 21 THRU MAY 20

MONTHLY CHARGE	20.55	
MESSAGE UNITS—62 UNITS AT .0929	5.76	
ITEMIZED CALLS—SEE DETAIL	42.41	
FEDERAL TAX	1.38	
OTHER CHARGES AND CREDITS—SEE DETAIL	.60CR	
TOTAL NEW CHARGES—PAYMENT DUE BY JUL 6		69.50

NEW BALANCE		69.50
-------------	--	-------

Please Return Enclosed Card When Making Payment.	TOTAL AMOUNT DUE	69.50
Also, Please Bring Page 1 When Paying In Person.		

LONG DISTANCE CALLS AND TELEGRAMS

DATE	TIME A/P	PLACE CALLED	AREA TELEPHONE NO	R	MIN	AMOUNT	TELEPHONE NUMBER
04 21	316P	WASHINGTON DC	202 965 3970	F	5	194	Your Tel. Number
04 22	721P	CONCORD MA	617 369 1584	B	4	420	
04 23	1149P	BROCKTON MA	617 584 6458	C	7	910	
04 24	923A	WASHINGTON DC	202 965 3970	F	5	194	
04 24	450P	WASHINGTON DC	202 965 3970	F	4	158	
04 24	520P	WASHINGTON DC	202 362 0025	G	1	32*	
04 24	520P	WASHINGTON DC	202 625 3785	G	15	360*	
04 26	430P	JEFFERSON NH	603 586 4373	H	3	440	
04 28	416P	NEW YORK NY	212 997 3105	F	1	46	
04 28	432P	WASHINGTON DC	202 632 0902	F	1	50	
04 28	657P	DARIEN CT	203 655 4227	G	3	71*	
05 03	540P	WASHINGTON DC	202 965 3970	G	1	32*	727
05 03	955P	WASHINGTON DC	202 965 3970	G	8	196*	
05 04	950A	WASHINGTON DC	202 452 4600	F	1	50	
05 04	951A	WASHINGTON DC	202 452 4650	F	4	158	New England Telephone
05 04	955A	WASHINGTON DC	202 632 0902	F	1	50	
05 04	957A	WASHINGTON DC	202 293 6400	F	2	86	
05 04	959A	WASHINGTON DC	202 965 3970	F	3	122	PAGE 1

SYMBOLS IN COLUMNS R & D ARE EXPLAINED ON REVERSE

LONG DISTANCE CALLS AND TELEGRAMS

DATE	TIME A/P	PLACE CALLED	AREA TELEPHONE NO	R	MIN	AMOUNT	TELEPHONE NUMBER
05 04	853P	WASHINGTON DC	202 362 2939	G	18	430*	Your Tel. Number
05 08	936A	NEW YORK NY	212 997 3105	F	1	46	
05 10	556P	NEW YORK NY	212 741 0537	G	13	279*	
05 10	1027P	BKLYN NYC	212 636 0579	G	2	50*	
05 11	841P	WASHINGTON DC	202 234 0266	G	1	32*	
05 13	722P	WASHINGTON DC	202 232 0266	G	2	55*	
05 16	1234P	GLENDALE CA	213 956 7197	H	9	1500	
05 16	134P	SANTA ANA CA	714 542 7233	H	1	220	
05 17	401P	LARCHMONT NY	914 834 5954	H	1	180	
05 17	533P	LARCHMONT NY	914 834 5954	G	8	175*	
05 17	924P	ESSEX MA	617 768 6426		10	124	
05 19	301P	ST PAUL MN	612 641 2400	F	14	549	
05 19	432P	ANN ARBOR MI	313 763 4597	F	2	89	
05 20	804A	WASHINGTON DC	202 232 0266	J	4	246	

FROM EBOSTON MA 617 567 9542

New England Telephone

TOTAL CALLS + TELEGRAMS

42 41 PAGE 2*

SYMBOLS IN COLUMNS R & D ARE EXPLAINED ON REVERSE

X. Employment

A. Characteristics of Employment in America	129
B. Union and Non-Union Work	130
C. Job Benefits	130
D. Social Security	132
E. Unemployment Compensation	134
F. Good Jobs for the 1980's	135
G. Looking for a Job	136
H. Preparing for a Job Interview	138
I. Explanation of a Resume	139
J. Suggested Career Options to Explore	140
K. Job Socialization Skills	142
L. Understanding Income Tax	146
M. Example of a Pay Stub	147



"Home Management/Survival Skills"

X. EMPLOYMENT

A. Characteristics of Employment in America

America is a young nation, populated by the years by immigrants from all over the world. All these immigrants came here to seek a better life for themselves and their children; and they have contributed brain, brawn and inventive genius to build a Nation which is today the most productive and the richest.

The hardship of the resettlement process during the early days, and the determination "to make it work", had created a characteristic that is still persists today and makes America what it is today.

By instinct, by tradition and by training, Americans are problem-solvers and solution seekers. A problem is not something to be accepted but something to be attacked. They do not resign to a problem, but they try to find an alternative. To these inherited qualities, the modern Americans have added enormous confidence in their high technology and a kind of invincible optimism.

When you met with an American, the first thing he will probably ask, may be: "What do you do?" and secondly: "What did you achieve in that job?". The American tend to evaluate and judge people on their job and their achievement. That achievement only makes any sense if it could be measured specifically and can be translated into numbers. You will be amazed by the widely use of statistics, charts and graphs. Everything, from human behavior to the people ideas, can be measured and stored in computer. This obsession with numbers could present an image of a highly mechanistic and de humanized society.

At early age, a child is brought up to believe that he could be President of the U.S., if he tries very hard, that everybody is born equal, and good opportunities are open to those who have initiative and work hard. Therefore, nationwide, you have a highly motivated and highly competitive group of people, who are constantly in a hurry, extremely time-conscious. Since they came here, from somewhere, there is no deep sense of root; most are willing to move to accommodate a job. An average American family would move 10 or 14 times before they settle down.

Coming from Indochina, where the pace is rather slow and relaxed and where you put more emphasis on the inner life and rituals, it is important for you to understand the American philosophy and expectations, so that you can adjust and feel more comfortable, especially in the world of work, where lots of differences are seen.

It is important to remember that America is a highly kinetic society, full of movement and constant change. The people are hospitable and generous socially, but hard-driving and competitive professionally. This fast tempo and enormous mobility make lifetime friendship difficult, but one thing you can be sure of, is the ability of the average American to put aside his personal differences (religion and/or politics) to collaborate with others to get the job done.

B. Union and Non-Union Work

The American's basic concept of government is that the State exists to serve him and not the other way around. Therefore there's minimal direct control of the government on the world of work. It acts more a mediator between employer and employees. It assists both by establishing a suitable climate to work out conditions of employment mutually satisfactory for both sides.

Labor Union:

The U.S. Government officially recognizes the right of workers to organize into unions, and the Law provides that every employee is protected if he engages in organizing an union.

If 30% of the workers in a factory or office sign a union application, the employer has to agree to an election. The purpose of this election is to determine whether or not the union has the right to represent the workers in its bargaining activities with the management. After a successful election, a contract will be drawn to spell out all the conditions of employment which govern the body of employees working for a particular company. The contract usually covers a period of 1 to 3 years and must provide for payment of minimum wage (at present \$3.25) and other conditions, not required by law, but negotiable and agreed by both parties. The U.S. Government only acts as an arbitrator and enforcer of the agreement.

During the negotiation, the union has the right to strike and the employer has the right to "lock out" if an agreement is not met. However once the contract has been agreed to by both parties, neither a strike nor a "lock out" is allowed during the whole time of the contract.

In a Non-Union Situation:

In this case, the conditions of work may be either:

- agreed to informally by the employee and employer
- or established arbitrarily by the management

If an employee is not happy with the conditions he can:

- work it out with the boss
- or quit his job

But, REMEMBER: Find another job first, before you quit.

Here lies the basic law of supply and demand which characterizes all business and labor negotiations in a capitalist society.

C. Job Benefits

Benefits are different from institution to institution, from job to job.

A full-time employee (when he works 35-40 hours a week) should expect:

1. Vacation: (annual leave) 2 - 3 weeks a year (with pay)

2. Sick Leave: used only for sickness: 12 - 15 days a year (with pay)
3. Special Leave: up to 3 - 5 days a year to be used for personal business (such as death in family, doctor appointment...) (with pay)
4. Maternity/Paternity Leave: up to 3 - 6 months (no pay)
5. Holidays: 11 paid holidays: New Year's Day. Martin Luther King Day, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day After Thanksgiving, Christmas.
6. Health Insurance: some employer pays 1/2 of the cost of Health Insurance (Blue Cross-Blue Shields, Harvard Community Plan....) Employee pays the other 1/2 (deducted from pay).
7. Social Security: some company pays 1/2 and employee 1/2 (deducted from pay). This contributes to pension and disability benefits.
8. Pension: payable when worker reach 65; the dollar amount depends on the number of years of service in the same company (guaranteed income when you retire).
9. Worker's Compensation: when an employee is injured on the job, he is covered for medical expenses and other compensating payments while disabled. This is required by Law and employees do not have to contribute to this insurance.
10. Unemployment Compensation: employee is covered under State and Federal Laws, only when he is involuntarily discharged from a job. To be entitled the employee must, at least, earn \$1,200 a year; 2 weeks prior to open the claims he will get 36% of the total wage for one year. The maximum unemployment compensation an employee can get is \$142.00 a week (plus \$6 per dependent child) for 36 weeks (this rate is good until Jan. 1982).

Besides all the above-mentioned benefits, there are some optional benefits that some company offer such as:

- on-the job training
- continuing education
- tuition refund
- etc.... Ask your employer if there is such a program when you apply for a job.

D. Social Security

Everyone has to apply for Social Security Card. Most refugees will require the assistance of an interpreter or sponsor in completing the Social Security application form (SS-5).

Example A: Shows how a Vietnamese man would fill out the form:

ID: _____ DO: _____
DO NOT WRITE IN THE ABOVE SPACE

APPLICATION FOR A SOCIAL SECURITY NUMBER

See Instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter.

Print FULL NAME YOU WILL USE IN WORK OR BUSINESS <div style="font-size: 2em; font-family: cursive;">Hoa Van</div>	(Middle Name or Initial - if none, draw line) _____ <div style="font-size: 2em; font-family: cursive;">Nguyen</div>	(Last Name) <div style="font-size: 2em; font-family: cursive;">Nguyen</div>
Print FULL NAME GIVEN YOU AT BIRTH <div style="font-size: 2em; font-family: cursive;">Nguyen Van Hoa</div>		YOUR BIRTHDATE (Month) (Day) (Year) <div style="font-size: 2em; font-family: cursive;">06 07 1955</div>
PLACE OF BIRTH <div style="font-size: 2em; font-family: cursive;">Hanoi</div>	(City) (County if known) (State) <div style="font-size: 2em; font-family: cursive;">Hanoi Vietnam</div>	YOUR PRESENT AGE Age on last birthday <div style="font-size: 2em; font-family: cursive;">27</div>
MOTHER'S FULL NAME AT HER BIRTH (Her maiden name) <div style="font-size: 2em; font-family: cursive;">Pham Thi Thuan</div>		YOUR SEX Male <input checked="" type="checkbox"/> Female <input type="checkbox"/>
FATHER'S FULL NAME (If deceased, if married, living or dead) <div style="font-size: 2em; font-family: cursive;">Pham Thi Thuan</div>		YOUR PRESENT MARITAL STATUS Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>
HAVE YOU EVER BEFORE APPLIED FOR IN HAD A UNITED STATES SOCIAL SECURITY CARD OR RAILROAD ACCOUNT NUMBER? <input type="checkbox"/> NO <input type="checkbox"/> DON'T KNOW <input checked="" type="checkbox"/> YES If Yes, Print State in which you applied and Date you were issued Social Security Number		
YOUR PRESENT HOME ADDRESS <div style="font-size: 2em; font-family: cursive;">1000 1st Street Apt. No. 10</div>	(City) (State) (Zip Code) <div style="font-size: 2em; font-family: cursive;">Hanoi Vietnam</div>	YOUR DATE OF BIRTH <div style="font-size: 2em; font-family: cursive;">06 07 1955</div>
TELEPHONE NUMBER <div style="font-size: 2em; font-family: cursive;">(01) 123 4567</div>		

DIRM, Social Security Administration
 Form SS-5 (1-76)

☐ RESCREEN ☐ ASSIGN ☐ DUPLICATE

Return completed application to nearest
 SOCIAL SECURITY ADMINISTRATION OFFICE

Example B: It is suggested that a married Vietnamese woman should fill out as follows:

Form SS-5 (1-76)

This shows that Tran Thi Kim is married to Nguyen van Hoa. Indicating her married name on the form is important, in order to assure her proof of marriage when claiming Social Security benefits later. By completing the forms according to the above examples A & B, both the American and Vietnamese name order is shown.

You need a Social Security Card when you start to work. Every time you get your paycheck, money will be subtracted (deducted) from it for FICA.

What is FICA?

FICA is the deduction for Social Security. Money is deducted from your paycheck each payday. The money is sent to Washington D.C. The company you work for also pays Social Security for you, too.

What does the Government do with the money?

The Government saves money for you. So that:

- when you retire at 65, you will receive a Social Security check every month.
- when you are hurt on the job, you and your family will get a Social Security check each month.
- if you die, your family will get a Social Security check each month.

To get Social Security payments, you need the following:

1. your birth certificate, or proof
2. your Social Security card
3. your W-2 form

E. Unemployment Compensation

Sometimes workers lose their job. If you lose yours, you must go to the State Employment Security Office, to:

- apply for another job
- apply for Unemployment Compensation

You cannot apply for unemployment compensation if:

- you are fired, because you are not a good worker
- you quit your job, because you do not like it

You can get unemployment money if you are laid off, and sometimes for many months. The payments will be one half or less of your salary.

For example:

<u>Job Salary</u>	<u>Unemployment Compensation</u>
\$50 per week	\$25 per week
\$100 per month	\$50 per month

F. Good Jobs For the 1980's

In the next ten years, according to the U.S. Department of Labor, the majority of jobs will require less than a college degree. They will require technical or vocational training after high school.

The following occupations are growing the fastest:

1. Health Care - medical-dental assistant and technicians
2. Computer Industry - computer operators and programmers,
machine repairers
3. Business - bank clerk operators of business machines
secretaries hotel/motel/restaurant workers
bookkeepers cooks and chefs
typists real estate insurance
bartenders
4. State and Federal Government Jobs - public transportation
police
education
health services
5. Construction - heavy equipment operators
electricians
roofers
plumbers
6. Technical Fields - TV/radio/stereo repairer
welders
drafters
7. Manufacturing - skilled mechanics

NO-GROWTH LINES OF WORK

The following occupations are declining or remain unchanged in growth.

Postal clerks and mail carriers
Key Punch Operators
Railroad jobs
Barbers
Teachers and Professors
Meat Cutters
Telephone Operators
Farming

G. Looking For a Job

When you have decide to look for a job there are some helpful ideas for ways to begin. Besides looking at all the local newspapers in the want ads, here are some other ways to find out about job openings.

1. Talk to everyone you know. Ask your friends, resettlement workers, relatives, other people in class and even shop owners if they know of any jobs.
2. Visit a variety of businesses and ask to fill out an application form or ask for an interview. You may just happen to be at the right place at the right time.
3. Always dress nicely when you are looking for a job. Even if you don't expect to have an interview, an employer may be judging you ahead of time by your looks.
4. Try Employment Agencies. The Public Employment Service in your city is free. You can go and register according to your job interest. They do not guarantee you a job, but they will help you look. In Boston, this service is called the Division of Employment Security (DES) and is located at many different locations in Boston. You would go to the one closest to your home address. (See list of offices on next page.)
5. Look in the Yellow Pages. You can begin calling businesses and asking to come in and fill out an application. This can save you time, however, a personal interview is usually much more effective.
6. If you see a "Help Wanted" sign in a window of any store, this means that they are looking for employees and you can go inside and apply.

Department of Employment Security Offices

Downtown C.F. Hurley Building-----	727-6320
Church Park, 189 Mass. Avenue-----	727-8884
Hyde Park Mini Office	
1179 River Hyd -----	364-4906
Roslindale Mini Office	
8 Cummins Highway, Ros. -----	323-7465
West Roxbury Mini Office	
1860 Centre W. Rox -----	325-2253
Cambridge, 806 Mass. Avenue -----	864-1950
Chelsea, 399 Broadway -----	884-8767
Malden, 213 Main -----	322-8890
Newton, 995 Watertown St. -----	964-3280
Norwood, 50 Central -----	762-9450
Quincy, 1433 Hancock -----	471-2750
Waltham, 738 Main -----	899-9340
Professional Service	
400-2 Totten Pond Road -----	890-7150
Woburn, 12 Walnut -----	935-4654

H. Preparing for a Job Interview

Before you go to a job interview prepare (in your mind) the following information.

1. Find out exactly where the interview is, what time it is how you can get there, and who it will be with. Never be late for a job interview.
2. Make sure you know:
 - a. your social security number,
 - b. your references (names and addresses),
 - c. reasons why you think you should be hired for the job,
 - d. questions you have about the job, its benefits, salary, etc
3. Dress is important! Be neat and clean. For men, wear a suit or slacks with a tie and clean shirt. For women, wear a dress and stockings. No sneakers, jeans or wrinkled clothes.
4. Use your best manners. Courtesy is very important to American employers. Be sure to thank the interviewer for his/her time.

Summing Up

What to Stress During a Job Interview

- Your qualifications for the job opening.
- Your stability and good past experiences that are relevant.
- The contribution you can make the the organization.
- Your flexibility, readiness to learn and ability to get along well with others.

What Not To Do

- Do not arrive late
- Do not be a know-it-all person
- Do not hesitate when answering questions.
- Do not say you have skills you know you do not have

I. Explanation of a Resume

You may or may not need a resume for the jobs you will be applying for. However, here is an explanation of a resume in case you are asked for one by a potential employer.

One of the purposes of a resume is to have something to send to employers when you are looking for a job. It also serves as an introduction about you. Some people send their resume in the mail, and some people present it to a potential employer when they go for an interview. It should be neatly typed, one page, and list any special skills, education, and job experience. It should also list any accomplishments or awards you have achieved. Finally, it lists your "job objective", or exactly what you are hoping to find for a job and why.

A resume can be helpful because usually any job application asks for your personal, educational and work history. Often they don't ask for 'special' information that you can mention on a resume that may catch the employer's attention. This is especially important for you as a refugee, because your work history may be little, but perhaps you can highlight some accomplishments in moving from your homeland to this country. American employers might be sympathetic to your background, and also will be very impressed that you took the time and effort to prepare a neatly typed resume.

J. Suggested Career Options to Explore

*Jobs For Which A High School Education is Preferred, But Not Essential:

Machine Tool Operators	Building Custodian
Assemblers	Shipping and Receiving Clerks
Hotel Housekeepers	Inspectors
Bartenders	Welders
Cashiers	Cooks and Chefs
Bellhops	Household Workers
Retail Trade Salesworkers	Taxicab Drivers
Appliance Repairers	Automobile Mechanics
Locksmiths	Nursing Aides
Social Service Aides	Floral Designers

*Jobs For Which A High School Education is Usually Required:

Bookkeepers	Broadcast Technicians
Receptionists	Medical Assistants and Technicians
Bank Tellers	Display Workers
Secretaries	Claim Representatives
Business Machine Repairers	Pest Controllers
Firefighters	Real Estate Salesworkers
Salesworkers	

*Jobs For Which Apprenticeships Are Available:
(work for Union)

Instrument Makers	Cosmetologists
Boilermaking Occupations	Ironworkers
Millwrights	Patternmakers
Carpenters	Sheet-Metal Workers

Prosthetic Technicians

Meatcutters

Arborists

Printing Press Operators

*Jobs For Which Junior College, Technical Institute, or Other Specialized Training

* Computer Operating Personnel

Surveyors

Library Technicians

Drafters

Forestry Technicians

Dental Assistance

*Programmers

X-Ray Technologists

Medical Laboratory Workers

Commercial Artists

Engineering Technicians

Occupational Safety and Health Workers

*Jobs For Which A College Education is Usually Required:

System Analysts

Underwriters

Bank Officers

Accountants

Lawyers

Credit Managers

Purchasing Agents

Engineers

Geophysicists

Occupational Therapists

Economists

Public Relations

*Information published by the U.S. Dept. of Labor, Bureau of Labor Statistics

K. Job Socialization Skills

After you have been hired for a job, there are many questions you may have about what is expected of you at work. Since working in America is different in many ways from working in your country, there are some issues that you should recognize and discuss.

These issues have to do with what we call "socialization" skills or, how to successfully get along with your co-workers and boss. This is very important because in this country an employer may judge a worker on how he/she interacts with other people in the office.

Dealing with Your Employer

1. In this country, men and women are treated equal. A woman may hold the same job as a man, and earn the same amount of money. There are even laws in this country that tell an employer that he/she cannot "discriminate" (treat differently) against a woman. In addition, the same law states that an employer cannot "discriminate" against anyone who is handicapped, of a different race, or has different political or religious beliefs.

For you, as an employee, this means that whether or not your boss is a man or woman, you should treat them the same.

2. Because Americans are so time-conscious, your boss (or supervisor) will be very aware of your working hours. This means that you must always be on time, take only the allowed breaks (coffee break and lunch break), and leave work on time, too.

If, for some reason, you know you will be late or absent from work, call your boss (or supervisor) right away to notify him/her and to give the reason. If you do not call right away, you could be fired.

Probably the only acceptable reasons for missing work area:

sickness
very bad snow storm
transportation problems
doctors appointment (try to make these appointments after work or on Saturdays. If this is not possible, give your boss a few days notice).

3. If you work in a big factory, or for a large company, you may be confused about who is your boss. In large companies there are many bosses (and supervisors) and it is important that you understand who is your boss. Also, your boss is the person that you should develop a working relationship with, and who needs to know that you are doing a good job.
4. Many bosses are nice, but some are not. Some bosses are very stern and "business like," but you should not be confuse this with "unfriendliness." In the U.S. to be "businesslike" at work is quite acceptable and even expected. So if your boss seems cold and stern, do not think that they don't like you, but rather, that this is the way they do business.
5. You may be expected to meet with your boss for instructions, directions, or "conferences" on a regular basis. When you meet with your boss it is important to be direct and honest with your questions and your answers. You may feel embarrassed to be so honest, but that is what Americans expect from you. You will find that if you treat your boss with honesty, directness, and respect, that he/she will treat you that way as well.
6. If you discover after a few weeks that you do not like your job and want to quit, there is a proper way to quit. You must always tell your boss (even though it may be very embarrassing) and give a few days or weeks notice before you leave. This is expected in the U.S. and is very important for a few reasons:

You must give your boss time to find another worker to fill your job;

If you do not tell your boss, and just leave without notice, when you try to get another job you will be asked to give a "reference." This means that you must give the name of the company where you last worked. If your company is angry at you for the way you left, they will give you a bad "reference" (discourage the other company from hiring you).

You will have a reputation as someone who quits and you will have a difficult time getting a job anywhere.

7. If you discover after a few months at the job that you like your job, but want more money (a "raise"), you have a few choices of ways you can approach your boss. First, many companies have policies about granting raises, and they can make no exceptions. For instance, maybe a worker can get a raise only after working 6 months or 1 year. It is important that you ask about any such policy when you first begin working for a company. Other companies give raises based on good work performance, and you can request one at anytime.

The proper way to request a raise is to make an appointment with your boss, and prepare for the meeting by listing all the reasons you feel you should get a raise.

Good Reasons - I work very hard and do an excellent job.

- I have very good ideas and help by contributing my ideas.
- I am very prompt and work "overtime" whenever it is requested of me.

Bad Reasons - I have too many bills.

- My wife wants me to make more money.
- I have friends who make more money in other job.

It is important to be honest and direct with your boss, and feel confident that you do have the right to ask for the raise.

Dealing with Your Co-Workers

1. One issue that is very important in the U.S. is separating your personal life (private life) from your job (professional life). In other words, what you do with your time when you are not at work is your concern, but when you are at work you must follow the rules set by your office. (No drinking, no smoking, a dress "code," etc.)
2. Lunch break (1 hour at noon) and coffee break (usually 15 minutes in the morning and afternoon) are very important to employees because they are the only times during the day that you can relax. It is a time for co-workers to make friends, or perhaps go out to lunch together.

If you go out to lunch with a group of co-workers, remember that in America every person pays for their own lunch (dutch treat). Many companies have a lunchroom (where you can buy your lunch) in the building where you work. If you eat lunch with co-workers remember the importance of "socializing" or making "small talk." In the U.S. people appreciate this and it helps develop friendships at work.

3. If you meet people at work that you like, you may want to socialize with them after work or on week-ends. This is a great way to make friends, yet it is still important to separate your personal life from your private life.

Also, if there is someone that you'd like to date at work, it may be best to contact them in the evening, outside of work. This way you are not confusing personal and work life, and you can keep your relationship with the person at work "businesslike."

4. If you have a telephone at your office or workplace, you should limit your personal phone calls to 1 or 2 each day. Advise your family of your work telephone number and tell them to call only when it is necessary. Many employers do not like their employees to make personal calls, and you should never make long distance calls that the company would pay for.

L. Understanding Income Tax

Every person who earns an income in the United States must pay "taxes". (money paid to the State and Federal government that is used to operate the country). This money is paid to the government through "deductions" taken out of your paycheck where you work, or by making a yearly payment of "income tax". This "income tax" money is used to pay for highways, parks, medicaid, welfare, food stamps, health research and all government services.

The "income tax" payment is due every year on April 15th, and if you do not pay your taxes you can be fined or sent to jail. The amount of tax you have to pay depends on the size of your family and the amount of money you make, so for each person (or family) it is different. Each year, when taxes are due you must complete two "income tax forms", one for the State government and one for the Federal government, and claim your income, etc. for the year. The Federal and State government already have a record of your income from your employer, so it is very important to fill out the form honestly.

When you fill out your income tax forms you may discover;

- 1) that you owe money to the government
- 2) that the government owes money to you
- 3) that enough has already been deducted from your paycheck and you owe no more.

When you are hired for a job, your employer will give you an important income tax form called Form W-4 (Employee's Withholding Allowance Certificate). (This is the form the Employer uses to withhold money at each paycheck for your taxes.)

When you complete the Form W-4 you have to decide how many allowances you want to claim. Every Employee is entitled to one (1) allowance for himself, one (1) for his wife, and one (1) for each dependent. The number of allowances will determine how much of your pay will be withheld. The more allowances you claim, the less money will be withheld. However, usually it is better if you just claim what you are entitled to; if you claim more than you are entitled to, you owe the government taxes at the end of the year.

You must also fill out Form 1078 (Certificate of Alien Claiming Residence in the U.S.). You can obtain this form at the J.F.K. Building on Cambridge Street. This form shows your Employer that you are a resident alien. This is important because the amount of money withheld from your check is different for resident and non-resident aliens.

At the end of the year, your Employer (or any Employer you had during that year) is required to send you a Form W-2. This form summarizes the wages you were paid and the amount of money that was already withheld. You will need this Form W-2 to complete your yearly income tax form (due April 15th).

You are required to file a Federal income tax return, when:

1) You are a single taxpayer under age 65 and have gross income for the year of \$3,300 or more. If you are 65 or older, the requirement \$4,300.

2) You and your spouse are under 65, are eligible to file a joint return, and have combined gross income for the year of \$5,400 or more. If one of you is 65 or older, the requirement is \$6,400. If both are 65 or older, the requirement is \$7,400.

3) You are a married person and your spouse files a separate return or you are not eligible to file jointly, and you have a gross income for the year of \$1,000 or more.

4) You received tips from which social security taxes were not withheld, even if your gross income for the year was less than the above amounts.

5) You were in business for yourself and had net earnings for year from this self-employment of \$400 or more.

6) You received unearned income of \$1,000 or more and can be claimed as a dependent on another person's tax return.

7) You must also file a return to obtain a refund of any taxes withheld even though you are not required to file a return under 1-6 above.

Example of a Pay Stub

--- EARNINGS STATEMENT ---

HOURS		RATE	REGULAR EARNINGS	OVERTIME EARNINGS	OTHER PAY			GROSS
REGULAR	OVERTIME				UNITS	RATE	AMOUNT	
			474.76					1,747.6
DEDUCTIONS								
F-W-H	6985	FICA	3157	S-W-H	1934	HEALTH	1590	
136.66								
474.76								
136.66								
338.10								

EMPLOYEE'S NAME	SOC. SEC. NO.	YEAR TO DATE			
		EARNINGS	FED. W/H	FICA	STATE W/H
Nguyen Viet Nam	000-00-0000	4,771.60	698.50	317.31	193.40

